

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



#### **Key Metrics**

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,572	2,976	2,929	2,949	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,572	2,976	2,929	2,949	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	5,977	3,380	3,245	3,264	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	5,977	3,380	3,245	3,264	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	8,460	5,687	5,602	5,562	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,460	5,687	5,602	5,562	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	46,663	44,895	44,780	44,479	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	46,663	44,895	44,780	44,479	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.94%	6.63%	6.54%	6.63%	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	11.94%	6.63%	6.54%	6.63%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.81%	7.53%	7.25%	7.34%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.81%	7.53%	7.25%	7.34%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.13%	12.67%	12.51%	12.50%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.13%	12.67%	12.51%	12.50%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	171,194	167,130	161,100	156,111	C 47.00 (r300,c010)	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	3.49%	2.02%	2.01%	2.09%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,977	3,380	3,245	3,264	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	5,584	2,998	2,955	2,972	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	171,194	167,130	161,100	156,111	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	171,191	167,125	161,096	156,107	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.5%	2.0%	2.0%	2.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.3%	1.8%	1.8%	1.9%	C 47.00 (r330,c010)	

## 2019 EU-wide Transparency Exercise Capital

Norddeutsche Landesbank -Girozentrale-

		(   500 0()	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %)  OWN FUNDS	8,460	5,687	5,602		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	5,572	2,976	2,929		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	4,930	4,930	4,930		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments)  Retained earnings	1,480	-900	-907		C 01.00 (r130,c010)	Articles 26(1) points (a) and (b), 27 to 23, 36(1) points (i) and 12 of CRR  Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	-398	-435	-480		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-71	-186	-199	-169	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-134	-136	-142	-129	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	-1	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1	0	-1	-1	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	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 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	-162	-71	-26	C 01.00 (r480,c010)	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	-230	-122	-161	-129	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	-24	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-41	-41	-41	-41	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	38	28	24	25	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	35	23	20	21	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0		C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3		3	5	4		C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	405	405	316		C 01.00 (r530,c010)	Article 61 of CRR
		Additional Tier 1 Capital instruments	50	50	50		C 01.00 (r540,c010) + C 01.00 (r670,c010)	And de
	A.2.2		0	0	0		C 01.00 (r720,c010)	
	71.2.2	( ) Excess deduction from 12 items over 12 capital					C 01.00 (1720,0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	-1	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	355	355	266	266	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,977	3,380	3,245	3,264	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,483	2,307	2,357	2,298	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,630	2,477	2,430	2,367	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	191	169	181	184	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	-339	-338	-254	-254	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN EURO	В	TOTAL RISK EXPOSURE AMOUNT	46,663	44,895	44,780	44,479	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	9	9	8	8	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.94%	6.63%	6.54%	6.63%	CA3 {1}	-
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.81%	7.53%	7.25%	7.34%	CA3 {3}	-
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	18.13%	12.67%	12.51%	12.50%		-
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,534	2,947	2,904		[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
Fully loaded  CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.86%	6.57%	6.49%		A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)] [D.1]/[B-B.1]	_
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	n	n	n		C 05.01 (r440,c010)	
	E	Adjustments to AT1 due to IFRS 9 transitional arrangements		^	0		C 05.01 (1440,c010)	
Memo items			•	•				
		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements  ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu	0	0	0	0	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

		RV	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	34,598	32,907	33,740	33,505	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[ C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c260, s002)]
Of which the standardised approach	4,452	4,299	3,980	4,000	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	28,256	27,349	27,677	27,926	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	443	420	453	425	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	99	77	85	89	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	1,247	1,291	1,441	1,565	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	782	889	1,110	1,155	C 02.00 (R640, c010)
Settlement risk	0	31	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	2,179	2,068	1,939	1,890	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	2,960	2,812	2,543	2,356	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	515	407	562	466	C 02.00 (R530, c010)
Of which IMA	2,445	2,405	1,981	1,890	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	4,898	4,898	4,007	4,007	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	4,898	4,898	4,007	4,007	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	46,663	44,895	44,780	44,479	



# 2019 EU-wide Transparency Exercise P&L Norddeutsche Landesbank -Girozentrale-

(value EUD)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)  Interest income	4,655	6,165	1,437	2,832
Of which debt securities income	299	387	87	170
Of which loans and advances income	2,071	2,705	631	1,230
Interest expenses	3,732	4,938	1,179	2,345
(Of which deposits expenses)	1,050	1,416	337	671
(Of which debt securities issued expenses)	325	429	94	195
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	6	0	4
Net Fee and commission income	56	61	36	54
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	33	32	-2	-10
Gains or (-) losses on financial assets and liabilities held for trading, net	-122	-91	223	432
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	216	-178	-167	-264
Gains or (-) losses from hedge accounting, net	4	9	1	14
Exchange differences [gain or (-) loss], net	5	8	-19	22
Net other operating income /(expenses)	-49	-67	10	-50
TOTAL OPERATING INCOME, NET	1,068	1,007	339	689
(Administrative expenses)	864	1,189	256	524
(Depreciation)	32	44	23	48
Modification gains or (-) losses, net	1	5	0	2
(Provisions or (-) reversal of provisions)	-9	-5	52	31
(Commitments and guarantees given)	13	18	-2	30
(Other provisions)	-21	-23	54	1
Of which pending legal issues and tax litigation <sup>1</sup>		-8		
Of which restructuring <sup>1</sup>		134		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	132	1,887	-38	-30
(Financial assets at fair value through other comprehensive income)	2	2	0	0
(Financial assets at amortised cost)	130	1,885	-38	-30
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(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	22	23	7	34
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	72	-2,080	53	153
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	64	-2,374	41	123
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	64	-2,374	41	123
Of which attributable to owners of the parent	64	-2,374	41	123

<sup>(1)</sup> Information available only as of end of the year (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

(mln EUR)	A	s of 30/09/201	.8			As of 31/	12/2018			As of 31/0	03/2019			As of 30/	06/2019		
		Fa	ir value hierarc	chy		Fai	ir value hierarc	hy		Fair	r value hierarc	hy		Fa	ir value hierarc	hy	
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	340				1,505				550				491				IAS 1.54 (i)
Financial assets held for trading	8,995	735	8,231	29	8,865	421	8,108	336	9,532	691	8,598	244	10,285	1,061	8,626	598	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,931	1,049	877	1,004	2,831	1,040	1,007	783	2,597	1,045	824	728	2,367	967	911	489	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	20,770	7,487	11,297	1,986	20,548	6,422	12,223	1,904	20,185	8,426	9,926	1,833	19,291	7,412	10,079	1,800	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	115,243				113,619				109,283				107,530				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,044	0	1,044	0	1,152	0	1,152	0	1,146	0	1,146	0	1,185	0	1,185	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	70				114				197				288				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	7,268				7,249				6,356				5,641				
TOTAL ASSETS	156,661				155,883				149,846				147,076				IAS 1.9(a), IG 6

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

(mln	ı EUR)			As of 30/09/20	18					As of 31	/12/2018					As of 31/	03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Accur	mulated impairmen	nt	Gros	ss carrying amo	ount	Accu	mulated impair	ment	Gro	oss carrying am	ount	Accu	mulated impai	rment	Gro	ss carrying am	ount	Accur	nulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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 creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since Cred	Stage 3 dit-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 creditimpaired	<b>Stage 3</b> 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	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	18,587	7 20	2 (	-2	-3	0	18,547	197	(	0 -2	-3	0	18,227	7 191	1	0 -	-3	3	0 17,498	59		0 -2	-2	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	1,986	5	0 0	0	0	0	1,809	0	(	0 0	0	0	1,772	2	D	0	0 (	)	0 1,738	0		0 0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	3,818	8 60	9 (	0	-12	0	3,707	679	(	0 0	-10	0	3,746	709	9	0	0 -10	)	3,767	653	(	0	-10	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	103,166	4,49	3 5,750	-73	-158	-2,349	105,107	2,827	4,062	2 -68	-123	-2,561	100,130	3,178	8 4,21	9 -6	-113	-2,51	1 98,660	2,895	4,02	1 -62	-97	-2,296	Annex V.Part 1.32, 44(a)

<sup>&</sup>lt;sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

**Market Risk** 

Norddeutsche Landesbank -Girozentrale-

[	SA					I	М									IM						
			VaR <i>(Memorandum</i>	n item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		RICE RISKS ( HARGE FOR (			VaR (Memora	andum item)	STRESSED VaR (M	nemorandum item)	DEFAU MIGRATI	MENTAL LT AND ION RISK . CHARGE		ICE RISKS CAP IARGE FOR CTP		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x  AVERAGE OF  P	PREVIOUS AY (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 (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS - AVERAGE MEASURE	MEACURE	FLOOR		LAST 1EASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/1	2/2018					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities	472 0 472 0	0	44 44 0 2	13 13 0 1	111 111 0 9	31 31 0 2							43 43 0 2	10 10 0 0	102 102 0 7	22 22 0 1						
Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 43 1	0 0 0 3 32 0	1 1 26 0	0 0 7 0	5 5 64 0	1 1 17 0							1 1 24 0	0 0 6 0	3 4 62 0	1 1 16 0						
Total	As of 31/03/2019	As of 30/06/2019	55	17	140	38 As of 31/		0	0	0	0	2,445	55	12	137	As of 30/00		0	0	0	0	2,405
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities	527 0 527 0	0	40 40 0 1	15 15 0 0	88 88 0 4	26 26 0 2							37 37 0 1	10 10 0 0	87 87 0 2	29 29 0 1						
Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 36	0 0 0 37	1 0 21	0 0 5 0	3 1 56	2 0 14							0 0 21	0 0 5	2 0 47	1 0 14						
Total	562	466	46	17	113	30	0	0	0	0	0	1,981	42	11	109	31	0	0	0	0	0	1,890

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 OV1 template.



Credit Risk - Standardised Approach

Norddeutsche Landesbank -Girozentrale-

					Standardise	d Approach			
			As of 30/	09/2018			As of 3	1/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	16,042	16,857			14,916	15,676	71	
	Regional governments or local authorities	22,285	23,773			22,308	23,667	128	
	Public sector entities	8,465	8,595	496		8,236	8,349	491	
	Multilateral Development Banks	816	931	0		809	923	0	
	International Organisations	1,754	1,806	0		1,045	1,070	0	
	Institutions	16,670	11,385	59		17,734	11,226	31	
	Corporates	5,008	3,760			5,133	3,940	2,711	
	of which: SME	64	61			64	60	46	
	Retail	455	212	159		444	204	153	
Consolidated data	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by moregages on mimorable property	418	415			403	401	142	
	of which: SME	55	55	17		54	53	16	
	Exposures in default	74	13	14	59	57	10	11	49
	Items associated with particularly high risk	1	1	2		2	1	2	
	Covered bonds	109	109	1		104	104	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	644	644			459	459	618	
	Other exposures	92	92			89	89	89	
	Standardised Total <sup>2</sup>	72,832	68,594	4,596	82	71,739	9 66,11	4,447	65

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) Standardised Tota	I does not incl	ude the Secut	arisation positio	n unlike in the	previous T	ransparency	exercises'	results.

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	13,920	14,734	0		12,763	13,522	0	
	Regional governments or local authorities	21,666	23,154	5		21,683	23,042	5	
	Public sector entities	7,800	7,939	253		7,562	7,681	246	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16,636	11,354	44		17,705	11,197	16	
	Corporates	2,351	1,553	1,539		2,358	1,616	1,602	
	of which: SME	64	61	47		64	60	46	
	Retail	453	211	158		442	202	152	
<b>GERMANY</b>	of which: SME	0	0	0		0	0	0	
OLIVITANI	Secured by mortgages on immovable property	410	408	145		395	393	140	
	of which: SME	54	54	16		52	52	16	
	Exposures in default	61	9	10	52	55	10	11	48
	Items associated with particularly high risk	1	1	2		2	1	2	
	Covered bonds	109	109	1		104	104	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	627	627	792		442	442	583	
	Other exposures	20	20	20		19	19	19	
	Standardised Total <sup>2</sup>				due to avadit conversion factors				55

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31/	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	85	85	0		85	85	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	1	0		0	0	0	
	Corporates	1,095	1,094	100		1,209	1,206	139	
	of which: SME	1,055	1,05 <del>1</del>	0		1,203	1,200	0	
	Retail	0	0			0	0		
		0	0	0		0	0	0	
JNITED KINGDOM	of which: SME  Secured by mortgages on immovable property  of which: SME	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	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 (CIU)	0	0	0		0	0	0	
	Equity	0	0	1		0	0	1	
	Other exposures	0	0	1 0		0 1	0	1 0	

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
FRANCE	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	77 0 0 0 0 0 12 0 0 0	77 0 0 0 0 0 12 0 0 0	0 0 0 0 0 0 12 0 0 0		64 0 0 0 0 0 3 0 0 0	64 0 0 0 0 0 2 0 0 0	0 0 0 0 0 0 2 0 0 0	
	Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 <sup>2</sup>				l o l				



Standardised Total<sup>2</sup>

## 2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Norddeutsche Landesbank -Girozentrale-

					Standardise	d Approach			
			As of 30	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	6	6	3		6	6	3	
	Public sector entities	665	657	243		674	668	245	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	1	0		0	0	0	
	Corporates	314	39	39		371	106	106	
	of which: SME	0	0	0		0	0	0	
	Retail CM5	0	0	0		0	0	0	
INITED STATES	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	10	0	0	6	υ 2	0		
	Items associated with particularly high risk	10	0	3	0	0	0		
	Covered bonds	o l	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			n l	n		
	Collective investments undertakings (CIU)	0	0			n l	n		
	Equity	1	1			1	1		
	Other exposures	0	0			0	0	0	
	Standardised Total <sup>2</sup>				15				

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		terparty excitates those for secti	instibution exposures, additional	valuation adjustments (AVAS) di	na ocher own rands reduction	Triated to the	
					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	73	73	0		75	75	0	
	Regional governments or local authorities	75	75			73	75	0	
	Public sector entities	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	13	12	12		16	15	15	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
NETHERI ANDC	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	1	1	0		1	1	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	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		terparty excludes those for secu	istisation exposures, additional	valuation dajustments (71775) d	nd other own rands reductions	related to the	
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	554	554	0		558	558	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	816	931	0		809	923	0	
	International Organisations	1,754	1,806	0		1,045	1,070	0	
	Institutions	0	0	0		0	0	0	
	Corporates	184	184	3/		184	184	37	
	of which: SME  Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0			0	0		
	Exposures in default	0	0	0	0	0	0		0
	Items associated with particularly high risk	0	0	0		0	0		
	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 (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		terparty excludes those for sect	uristisation exposures, additional	valuation adjustments (AVAS) at	nd other own funds reductions	Telated to the	
					Standardise	d Approach			
			As of 30	09/2018			As of 31,	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	60	60	0		67	67	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	32	9	٩		27	4	4	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LLIVEMBOLIBO	of which: SME	0	0	0		0	0	0	
LUXEMBOURG	Secured by mortgages 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	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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 (CIU)	0	0	0		0	0	0	
	Equity	4	4	4		4	4	4	
	Other exposures	72	72	72		70	70	70	2
	Standardised Total <sup>2</sup>				0				0



**Credit Risk - Standardised Approach** 

Norddeutsche Landesbank -Girozentrale-

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	761	761	0		780	780	0	
	Regional governments or local authorities	12	12	0		12	12	0	
	Public sector entities	0	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	26	23	23		25	23	23	
	of which: SME  Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
AUSTRIA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0		
	Exposures in default	0	0		0	0	0		
	Items associated with particularly high risk	0	0	l o	Ü	o l	0	1	
	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)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	al credit risk adjustments.							
					Standardise	d Approach				
			As of 30/	09/2018			As of 31,	/12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	501	378	378		522	420	420		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0			
TOEL AND	of which: SME	0	0	0		0	0	0		
IRELAND	Secured by mortgages 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	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	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 (CIU)	0	0	0		0	0	0		
	Equity		1	$\frac{1}{2}$		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>				0				1	

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and exposures, but includes gener	I provisions per country of coun all credit risk adjustments.	terparty excludes those for secu	uristisation exposures, additional	valuation adjustments (AVAs) a	nd other own funds reductions	related to the		
					Standardise	d Approach				
			As of 30,	09/2018		As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	1	0	0		0	0	0		
	Corporates	4	2	2		4	2	2		
	of which: SME	0	0	0		0	0	0		
	Retail	1				1	1	1		
SWITZERLAND	of which: SME	0	0	0		0	0	0		
	Secured by mortgages on immovable property	3	3			3	3			
	of which: SME	0	0	0	0	0	0	0	0	
	Exposures in default	0	0		0	0	0		0	
	Items associated with particularly high risk	0	0	0		0	0			
	Covered bonds	0	0			0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0			
	Collective investments undertakings (CIU)	0	0	0		0	12	0		
	Equity	12	12	29		12	12	29		
	Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>				0				0	



Credit Risk - Standardised Approach

Norddeutsche Landesbank -Girozentrale-

					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	12,975	13,720	31		10,399	11,252	32	
	Regional governments or local authorities	21,126	22,454	134	·	20,849	22,153	137	
	Public sector entities	7,908	8,011	259		7,193	7,310	259	
	Multilateral Development Banks	763	873	0		610	717	0	
	International Organisations	406	406	0		591	591	0	
	Institutions	17,573	10,426	32		16,461	10,210	27	
	Corporates	5,019	3,849	2,575	5	4,764	3,617	2,463	
	of which: SME	62	60	46	5	46	42	34	
	Retail	431	195	146	5	423	190	142	
Canadidated data	of which: SME	0	0	0		0	0	0	
Consolidated data	of which: SME  Secured by mortgages on immovable property	399	396	141		389	387	137	
	of which: SME	52	52	16	5	50	50	15	
	Exposures in default	59	5	6	52	105	9	12	93
	Items associated with particularly high risk	20	20	30		20	20	30	
	Covered bonds	125	125	0		127	127	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	543	543	728	3	666	666	870	
	Other exposures	89	89	92		101	101	104	
	Standardised Total <sup>2</sup>	67,435	61,112	4,173	72	62,697	57,350	4,213	148

(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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach					
			As of 31	/03/2019			As of 30	/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mln EUR, %)										
	Central governments or central banks	10,777	11,521	0		8,189	9,041	0			
	Regional governments or local authorities	20,472	21,801	5		20,174	21,478	5			
	Public sector entities	7,208	7,317	5		6,486	6,609	5			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	17,544	10,397	17		16,429	10,181				
	Corporates	2,169	1,433	1,419		2,173	1,415	1,406			
	of which: SME	62	60	46		46	42	33			
	Retail CME	428	193	145		420	188	141			
GERMANY	of which: SME	0	700	120		0	0	0			
02.4.7.4.1	Secured by mortgages on immovable property	390	388	138		380	378	134			
	of which: SME	51 57	50	15	F4	49	49	15 10	70		
	Exposures in default	20	5	30	51	89 20	20	30	79		
	Items associated with particularly high risk Covered bonds	125	20 125	30		20 127	20 127	30			
	Claims on institutions and corporates with a ST credit assessment	125	125			12/ n	12/				
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	513	513	680		648	648	834			
	Other exposures	18	18	18		29	29				
	Standardised Total <sup>2</sup>	10	10	10	62	25	25	25	119		

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach				
			As of 31	/03/2019		As of 30/06/2019				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>	
	(mln EUR, %)									
	Central governments or central banks	92	92	0		89	89	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	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	1,248	1,247	146		1,288	1,286	141		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
INITED KINGDOM	of which: SME	0	0	0		0	0	0		
MITED MINODOLL	Secured by mortgages on immovable property		1	0		1	1	0		
	of which: SME	0	0	0	0	0	0	0		
	Exposures in default	0	0	0	U	0	0	0		
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0		
		0	0	0		U	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		U	0	0		
		0	0	0		U	0	0		
	Equity Other exposures	0	0	1		0	0	1		
	Standardised Total <sup>2</sup>	U	0	U	0	0	0	0		

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	)/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	65	65	0		65	65	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	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	6	4	4		/	6	6	
	of which: SME  Retail	0	0	0		0	0	0	
		0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	U	0	
	Secured by mortgages on immovable property of which: SME	1	1	0		1 0	1	0	
	Exposures in default	0	0		0	0	0	0	
	Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	0	0		0 n	0	0	
	Equity	0	٨	1		0	0	0	
	Other exposures	0	0	0		0	0		
	Standardised Total <sup>2</sup>	, in the second second			0				0



## 2019 EU-wide Transparency Exercise

**Credit Risk - Standardised Approach** 

					Norddeut	sche Landesbank -Giro	ozentrale-		
					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)  Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities Multilateral Development Banks	700 0	694 0	255		707 0	702	253	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	274 0	57 0	57 0		241 0	37 0	37 0	
UNITED STATES	Retail of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME Exposures in default	0 0 1	0	0 0	1	0 2	0 0 1	0 0 1	1
	Items associated with particularly high risk Covered bonds	0 0	0 0	0 0		0 0	0	0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0	0	0 0		0	0	0	
	Other exposures Standardised Total <sup>2</sup>	0	0	0	7	0	0	0	6
		<ul><li>(1) Original exposure, unlike Ex</li><li>(2) Total value adjustments and exposures, but includes general</li></ul>	d provisions per country of cou						
		exposures, but includes genera	ar credit risk adjustments.		Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
					Value adjustments and				Value adjustments and
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	provisions <sup>2</sup>
	(mln EUR, %)  Central governments or central banks  Regional governments or local authorities	76 0	76 0	0		77	77 0	0	
	Public sector entities  Multilateral Development Banks	0 0	0	0 0		0	0 0	0 0	
	International Organisations Institutions	0 1	0 1	0 0		0	0 0	0 0	
	Corporates of which: SME Retail	0	0	0		0 0	0	0	
NETHERLANDS	of which: SME Secured by mortgages on immovable property	0	0	0 0		0	0	0 0	
	of which: SME  Exposures in default  Thems associated with particularly high rick	1 0	1 0	0	0	1 5	1 0	0	4
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0	0 0		0 0	0 0	0 0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	11
		(1) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effect	due to credit conversion factors	s or credit risk mitigation technic	ques (e.g. substitution effects)		
		Original exposure, unlike Ex     (2) Total value adjustments and exposures, but includes generated and exposures.	d provisions per country of cou		uristisation exposures, additiona	al valuation adjustments (AVAs)			
		(2) Total value adjustments and	d provisions per country of cou al credit risk adjustments.		uristisation exposures, additiona		and other own funds reductio		
		(2) Total value adjustments and	d provisions per country of cou al credit risk adjustments.	nterparty excludes those for sec	uristisation exposures, additional	ed Approach	and other own funds reductio	ns related to the	
		(2) Total value adjustments and	d provisions per country of cou al credit risk adjustments.	nterparty excludes those for sec	Standardise  Value adjustments and	ed Approach	and other own funds reductio	ns related to the	Value adjustments and
	(mln EUR, %)  Central governments or central banks  Regional governments or local authorities	(2) Total value adjustments and exposures, but includes genera	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	7/06/2019  Risk exposure amount	Value adjustments and
	, ,	(2) Total value adjustments and exposures, but includes general Original Exposure <sup>1</sup>	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach  Original Exposure <sup>1</sup>	As of 30  Exposure Value <sup>1</sup>	7/06/2019  Risk exposure amount	Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Original Exposure  566 0 0 763 406 0	As of 31,  Exposure Value  566 0 0 873 406 0	703/2019	Standardise Value adjustments and	ed Approach  Original Exposure  572 0 0	As of 30  Exposure Value <sup>1</sup> 572 0 0	7/06/2019  Risk exposure amount	Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Original Exposure  566 0 0 763	d provisions per country of country all credit risk adjustments.  As of 31,  Exposure Value  566 0 0 873	703/2019	Standardise Value adjustments and	ed Approach  Original Exposure  572 0 0 610	As of 30  Exposure Value <sup>1</sup> 572 0 0 717	7/06/2019  Risk exposure amount	Value adjustments and
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	Original Exposure  566 0 0 763 406 0	As of 31,  Exposure Value  566 0 0 873 406 0	703/2019	Standardise Value adjustments and	ed Approach  Original Exposure  572 0 0 610	As of 30  Exposure Value <sup>1</sup> 572 0 0 717	7/06/2019  Risk exposure amount	Value adjustments and
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	Original Exposure  566 0 0 763 406 0	As of 31,  Exposure Value  566 0 0 873 406 0	703/2019	Standardise Value adjustments and	ed Approach  Original Exposure  572 0 0 610	As of 30  Exposure Value <sup>1</sup> 572 0 0 717	7/06/2019  Risk exposure amount	Value adjustments and
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure  566 0 0 763 406 0	As of 31,  Exposure Value  566 0 0 873 406 0	703/2019	Standardise Value adjustments and	ed Approach  Original Exposure  572 0 0 610	As of 30  Exposure Value <sup>1</sup> 572 0 0 717	7/06/2019  Risk exposure amount	Value adjustments and
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Original Exposure  566 0 0 763 406 0	As of 31,  Exposure Value  566 0 0 873 406 0	703/2019	Standardise Value adjustments and	ed Approach  Original Exposure  572 0 0 610	As of 30  Exposure Value <sup>1</sup> 572 0 0 717	7/06/2019  Risk exposure amount	Value adjustments and
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure  566 0 763 406 0 210 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31  Exposure Value  566 0 0 873 406 0 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	CO3/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup>	Original Exposure  572 0 0 610 591 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30  Exposure Value  572 0 0 717 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates    of which: SME Retail    of which: SME Secured by mortgages on immovable property    of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure  566 0 0 763 406 0	As of 31,  Exposure Value  Section 200  873  406  0  200  0  0  0  0  0  0  0  0  0  0	CO3/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> O due to credit conversion factors uristisation exposures, additional	Original Exposure  572 0 0 610 591 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30  Exposure Value  572 0 0 717 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates    of which: SME Retail    of which: SME Secured by mortgages on immovable property    of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure  Solution  Original Exposure  Solution  Original Exposure  Original Exposure  Original Exposure  Solution  Original Exposure  Or	As of 31,  Exposure Value  Section 1  Exposure V	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> O due to credit conversion factors uristisation exposures, additional	Original Exposure  572 0 610 591 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30  Exposure Value  572 0 0 717 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates    of which: SME Retail    of which: SME Secured by mortgages on immovable property    of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure  Solution  Original Exposure  Solution  Original Exposure  Original Exposure  Original Exposure  Solution  Original Exposure  Or	As of 31,  Exposure Value  Section 1  Exposure V	CO3/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> O due to credit conversion factors uristisation exposures, additional standardises	Original Exposure  572 0 0 610 591 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30  Exposure Value  572 0 0 717 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> 0
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates    of which: SME Retail    of which: SME Secured by mortgages on immovable property    of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure  Solution  Original Exposure  Solution  Original Exposure  Original Exposure  Original Exposure  Solution  Original Exposure  Or	As of 31,  Exposure Value  Section 1  Exposure V	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> Output  O	Original Exposure  572 0 0 610 591 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30  Exposure Value  572 0 0 717 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> 0  Value adjustments and
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> (mln EUR, %) Central governments or central banks	Original Exposure  Original Exposure  566 0 0 763 406 0 210 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31,  Exposure Value  Section 1  Exposure V	703/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises.  Standardises  Value adjustments and of the conversion factors and are standardises.  Value adjustments and	Original Exposure  572 0 0 610 591 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30  Exposure Value  572 0 0 717 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> 0  Value adjustments and
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Public sector entities	Original Exposure  Original Exposure  566  0  0  763  406  0  210  0  0  0  0  0  0  0  0  0  0  0  0	As of 31,  Exposure Value  Section 1  Exposure Value  Exposure Value  Exposure Value  Exposure Value  Exposure Value  Exposure Value	703/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises.  Standardises  Value adjustments and of the conversion factors and are standardises.  Value adjustments and	original Exposure  Original Exposure  572 0 0 610 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30  Exposure Value  572 0 0 717 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> 0  Value adjustments and
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> (mln EUR, %)  Central governments or central banks Regional governments or local authorities	Original Exposure  Original Exposure  566  0  0  763  406  0  210  0  0  0  0  0  0  0  0  0  0  0  0	As of 31,  Exposure Value  Section 1  Exposure Value  Exposure Value  Exposure Value  Exposure Value  Exposure Value  Exposure Value	703/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises.  Standardises  Value adjustments and of the conversion factors and are standardises.  Value adjustments and	original Exposure  Original Exposure  572 0 0 610 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30  Exposure Value  572 0 0 717 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> O  Value adjustments and
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> (mln EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Original Exposure  Original Exposure  566  0  0  763  406  0  210  0  0  0  0  0  0  0  0  0  0  0  0	As of 31,  Exposure Value  Section 1  Exposure Value  Exposure Value  Exposure Value  Exposure Value  Exposure Value  Exposure Value	703/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises.  Standardises  Value adjustments and of the conversion factors and are standardises.  Value adjustments and	original Exposure  Original Exposure  572 0 0 610 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30  Exposure Value  572 0 0 717 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> O  Value adjustments and
Other Countries  LUXEMBOURG	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Original Exposure  Original Exposure  566  0  0  763  406  0  210  0  0  0  0  0  0  0  0  0  0  0  0	As of 31,  Exposure Value  Section 1  Exposure Value  Exposure Value  Exposure Value  Exposure Value  Exposure Value  Exposure Value	703/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises.  Standardises  Value adjustments and of the conversion factors and are standardises.  Value adjustments and	Original Exposure  Original Exposure  572 0 0 610 591 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30  Exposure Value  572 0 0 717 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> O  Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	Original Exposure  Original Exposure  566  0  0  763  406  0  210  0  0  0  0  0  0  0  0  0  0  0  0	As of 31,  Exposure Value  Section 1  Exposure Value  Exposure Value  Exposure Value  Exposure Value  Exposure Value  Exposure Value	703/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises.  Standardises  Value adjustments and of the conversion factors and are standardises.  Value adjustments and	Original Exposure  Original Exposure  572 0 0 610 591 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30  Exposure Value  572 0 0 717 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> 0  Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure  Original Exposure  566  0  0  763  406  0  210  0  0  0  0  0  0  0  0  0  0  0  0	As of 31,  Exposure Value  Section 1  Exposure Value  Exposure Value  Exposure Value  Exposure Value  Exposure Value  Exposure Value	703/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises.  Standardises  Value adjustments and of the conversion factors and are standardises.  Value adjustments and	Original Exposure  Original Exposure  572 0 0 610 591 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30  Exposure Value  572 0 0 717 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> 0  Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Standardised Total <sup>2</sup> Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	Original Exposure  Original Exposure  566  0  0  763  406  0  210  0  0  0  0  0  0  0  0  0  0  0  0	As of 31,  Exposure Value  Section 1  Exposure Value  Exposure Value  Exposure Value  Exposure Value  Exposure Value  Exposure Value	703/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions of due to credit conversion factors uristisation exposures, additional standardises.  Standardises  Value adjustments and of the conversion factors and are standardises.  Value adjustments and	Original Exposure  Original Exposure  572 0 0 610 591 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30  Exposure Value  572 0 0 717 591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> 0  Value adjustments and



Standardised Total<sup>2</sup>

## **2019 EU-wide Transparency Exercise**

**Credit Risk - Standardised Approach** 

Norddeutsche Landesbank -Girozentrale-

					Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	813	813	0		840	840	0	
	Regional governments or local authorities	12	12	0		11	11	0	
	Public sector entities	0	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	24	22	22		23	22	22	
	of which: SME	0	0	0		0	0	0	
	Retail CMF	0	0	0		0	0	0	
AUSTRIA	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	U	0	0		
	Covered bonds	0	0	l o		n l	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	l		n l	0		
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	0	0			0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total <sup>2</sup>				0			·	0

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	al credit risk adjustments.	riciparty excidues those for see	anstisation exposures, additional	valuation adjustments (717715)	and other own runds reductio	no related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
	(rela EUD 0())	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)  Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	0	0			0	0		
	Multilateral Development Banks	0	0			0	0		
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	615	495	495		538	458	458	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
TDEL AND	of which: SME	0	0	0		0	0	0	
IRELAND	Secured by mortgages 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	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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 (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	] 0		0	0	] 0	

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	ar credit risk adjustifierits.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30,	/06/2019	
	(voluments)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)	0	0	0		0	0	0	
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0			0	0		
	Institutions		0			0	0		
	Corporates	3	2			4	2	2	
l .	of which: SME	0	0			0	0	0	
	Retail	1	1	1		1	1	1	
SWITZERLAND	of which: SME	0	0	0		0	0	0	
		3	3	1		3	3	1	
	of which: SME	0	0		0	0	0		
1	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	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	12	12	30		12	12	29	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

**Credit Risk - IRB Approach**Norddeutsche Landesbank -Girozentrale-

							IRB App	roach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original Ex	(posure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments	Original Ex	kposure¹	Exposure	Risk exposu	ire amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	4,811	0	6,220	1,811	0	0	6,031	0	7,419	1,154	(	)
	Institutions	18,193	26	16,352	2,346	0	14	20,010	18	17,945	2,409	C	)
	Corporates	69,182	7,735	57,583	25,166	0	3,883	72,722	8,078	60,942	24,899	38	5,3
	Corporates - Of Which: Specialised Lending	18,603	6,799	16,584	7,239	0	3,285	19,225	7,208	17,134	5,816	C	4,7
	Corporates - Of Which: SME	10,984	208	9,540	3,653	0	124	11,422	209	9,978	3,820	C	1
	Retail	2,600	12	2,557	443	11	14	2,589	11	2,547	420	10	)
	Retail - Secured on real estate property	1,028	4	1,028	157	5	4	1,039	3	1,039	150	4	1
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	)
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	1,028	4	1,028	157	5	4	1,039	3	1,039	150	4	1
	Retail - Qualifying Revolving	417	0	386	12	0	0	415	0	384	12	C	)
	Retail - Other Retail	1,155	9	1,143	274	6	10	1,135	8	1,124	258	$\epsilon$	5
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: non-SME	1,155	9	1,143	274	6	10	1,135	8	1,124	258	6	5
	Equity	27	0	27	99	0		21	0	21	77	C	
	Other non credit-obligation assets				1,347						762		
	IRB Total <sup>2</sup>				31,213						29,720		

(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) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments and	Original E	Original Exposure <sup>1</sup>		Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	1,933	0	2,526	1,464	C	0	1,656	0	2,264	787	(	)
	Institutions	5,635	1	4,114	910	C	3	7,319	1	5,547	982	(	
	Corporates	42,920	4,988	34,421	15,492	C	2,693	43,988	5,217	35,486	14,881	38	3,5
	Corporates - Of Which: Specialised Lending	9,122	4,445	8,344	3,637	C	2,305	8,979	4,767	8,202	2,536	(	3,:
	Corporates - Of Which: SME	6,935	59	5,582	2,303	C	41	7,133	60	5,784	2,332	(	)
	Retail	2,600	12	2,557	443	11	14	2,589	11	2,547	420	10	
	Retail - Secured on real estate property	1,028	4	1,028	157	5	4	1,039	3	1,039	150	2	1
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	C	0	0	0	0	0	(	)
GLRMANT	Retail - Secured on real estate property - Of Which: non-SME	1,028	4	1,028	157	5	4	1,039	3	1,039	150	2	1
	Retail - Qualifying Revolving	417	0	386	12	C	0	415	0	384	12	(	)
	Retail - Other Retail	1,155	9	1,143	274	6	10	1,135	8	1,124	258	$\epsilon$	5
	Retail - Other Retail - Of Which: SME	0	0	0	0	C	0	0	0	0	0	(	2
	Retail - Other Retail - Of Which: non-SME	1,155	9	1,143	274	6	10	1,135	8	1,124	258	$\epsilon$	<b>[</b>
	Equity	10	0	10	39	С	0	9	0	9	34	(	)
	Other non credit-obligation assets												
	IRB Total												

(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).

(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).

					IRB Ap	proach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments and	Original Exposur	Exposure	Risk exposure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>	Of which: defaulted	provisions		Which: aulted	Of which: defaulted	and provisions
	Central banks and central governments	21	0 21	3 (	0	142	0 142	22 (	0 (
	Institutions	1,554	0 1,556	283	0	1,725	0 1,725	283	0
	Corporates	4,046	•	1,137	28	4,991	56 4,902	1,289	0
	Corporates - Of Which: Specialised Lending	1,591 5	-/	465	27	1,879	56 1,851	514	0
	Corporates - Of Which: SME	299	0 299	125	0	416	0 416	197	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	0	0
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0	0	0 0	0	0
UNITED KINGDOM	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
	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	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	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	proach					
			As of 30/	09/2018				As of 31/	31/12/2018		
		Original Exposure <sup>1</sup>	Exposure		Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>			Value adjustmen
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>	Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0 (	59	7 (	0	0	0	49	6	0	)
	Institutions	3,632	3,618	105	0	4,096	0	4,096	137	0	
	Corporates	2,551	2,446	867	1	3,039	0	2,808	1,011		)
	Corporates - Of Which: Specialised Lending	665	566	211	0	826	0	671	251		)
	Corporates - Of Which: SME	580	579	168	1	670	0	669	193	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	)
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	)
FRANCE	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	)
	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	0	0	0	0	0	0	0	0	)
	Equity	0 (	0	0 (	0	0	0	0	0	0	
	Other non credit-obligation assets										

(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).

						IRB App	oroach					
			As of 30/	09/2018					As of 31/	31/12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>			Value adjustm and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio
	Central banks and central governments	655	0 972	16	C	0	1,252	0	1,555	16	0	
	Institutions	928 2	5 927	291	C	0	774	17	779	268	0'	
	Corporates	3,276 2	6 2,267	1,380	C	26	3,131	34	2,121	1,302	0'	
	Corporates - Of Which: Specialised Lending	2,034	0 1,517	933	C	9	1,767	8	1,290	791	0	
	Corporates - Of Which: SME	132 2	6 132	45	C	6	131	26	131	42	0'	
	Retail	0	0 0	0	C	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0 0	0	C	0	0	0	0	0	0'	
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	C	0	0	0	0	0	0'	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	C	0	0	0	0	0	0'	
	Retail - Qualifying Revolving	0	0 0	0	C	0	0	0	0	0	0'	
	Retail - Other Retail	0	0 0	0	C	0	0	0	0	0	0'	
	Retail - Other Retail - Of Which: SME	0	0 0	0	C	0	0	0	0	0	0'	
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	C	0	0	0	0	0	0'	
	Equity	0	0 0	0	C	0	0	0	0	0	0'	
	Other non credit-obligation assets											
	IRB Total											

IRB Total

## 2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Norddeutsche Landesbank -Girozentrale-

							IRB App	oroach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original Ex	Exposure		Risk exposure amount		Value adjustments	Original Ex	kposure¹	Exposure	Risk exposur	e amount	Value adjustm
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>	Γ	Of which: defaulted	and provision
	Central banks and central governments	128	0	171	11	deradited	0	128	0	170	11	0	
	Institutions	315	0	272	47	(		314	0	270	44	0	
	Corporates	3,176	463	3,082	1,032	C	340	3,183	448	3,081	983	0	,
	Corporates - Of Which: Specialised Lending	552	399	549	127	C	287	509	383	507	69	0	,
	Corporates - Of Which: SME	1,284	64	1,266	401	C	52	1,298	65	1,278	397	0	,
	Retail	0	0	0	0	C	0	0	0	0	0	0	ı
	Retail - Secured on real estate property	0	0	0	0	C	0	0	0	0	0	0	,
NIETLIEDI ANDC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	C	0	0	0	0	0	0	ı
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	C	0	0	0	0	0	0	,
	Retail - Qualifying Revolving	0	0	0	0	C	0	0	0	0	0	0	,
	Retail - Other Retail	0	0	0	0	C	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	C	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	C	0	0	0	0	0	0	
	Equity	0	0	0	0	C	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

						IRB App	proach					
			As of 30/	09/2018					As of 31/	/12/2018		
		Original Exposure <sup>1</sup>	Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>				Original Exposure <sup>1</sup>		Exposure			Valu adjustm
	(mln EUR, %)	Of which: defaulted	- value-		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	625 0	625	1	(	0	594	1 0	594	1	(	0
	Institutions	15 0	15	3	(	0	9	9 0	9	2	(	0
	Corporates	61	61	13	(	0	62	2 0	62	13	(	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	(	0	(	0	0	0	(	0
	Corporates - Of Which: SME	0	0	0	(	0	(	0	0	0	(	0
	Retail	0	0	0	(	0	(	0	0	0		0
	Retail - Secured on real estate property	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
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(	0	(	0	0	0		0
	Retail - Qualifying Revolving	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		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
	Other non credit-obligation assets											
	IRB Total											

IRB Approach As of 30/09/2018 As of 31/12/2018 Value Value Original Exposure<sup>1</sup> Original Exposure<sup>1</sup> Risk exposure amount Risk exposure amount Exposure Exposure adjustments adjustments Value<sup>1</sup> Of which: Of which: Of which: Of which: defaulted (mln EUR, %) defaulted defaulted defaulted Central banks and central governments Institutions 1,294 1,596 Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 237 Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME LUXEMBOURG Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non credit-obligation assets

(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).

						IRB Ap	proach					
			As of	30/09/201	8				As of 31/	12/2018		
		Original Expo	sure <sup>1</sup> Exposur Value <sup>1</sup>	Risk	exposure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustment
	(mln EUR, %)		Of which: defaulted		Of which: defaulted	and provisions		Of which: defaulted	vaiue⁻		Of which: defaulted	and provisions
	Central banks and central governments	141	0	173	0	0	141		170	0	(	0
	Institutions	143	0	144	29	0	155	0	155	35	(	0
	Corporates	578	22	509	202	13	584	22	518	199	(	0
	Corporates - Of Which: Specialised Lending	1	0	1	0	0	1	0	1	0	(	0
	Corporates - Of Which: SME	79	0	79	22	0	79	0	79	23	(	0
	Retail	0	0	0	0	0	C	0	0	0	(	0
	Retail - Secured on real estate property	0	0	0	0	0	C	0	0	0	(	0
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	C	0	0	0	(	0
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	C	0	0	0	(	0
	Retail - Qualifying Revolving	0	0	0	0	0	C	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	0	0	0	0		0	0	0		0
	Equity	0	0	0	0	0	C	0	0	0		0
	Other non credit-obligation assets			_								
	IRB Total											

						IRB App	proach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposu	re amount	Val adjust
	(min ELID 0/ )	Of which:	- Value <sup>1</sup>		Of which:	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which:	an provis
	(mln EUR, %)  Central banks and central governments	defaulted	10	5	defaulted	0	19		19	5	defaulted	
	Institutions	1 1	1	1	(		0		0	0	(	,
	Corporates	935	- 752	340	(	0	974		811	404	0	ار
	Corporates - Of Which: Specialised Lending	523	391	145	C	0	651		534	235	C	j
	Corporates - Of Which: SME	22	22	7	C	0	22	0	22	7	C	,
	Retail	0 0	0	0	C	0	0	0	0	0	C	,
	Retail - Secured on real estate property	0 0	0	0	C	0	0	0	0	0	C	,
TOEL AND	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(	0	0	0	0	0	C	,
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0	C	)
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	0	C	)
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0	C	j
	Equity	0 0	0	0	C	0	0	0	0	0	C	j
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Valu adjustn
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provis
	Central banks and central governments	19	0 38	0	(	0	419		440	0	0	,
	Institutions	487	0 484	97	(	0	646	0	643	102		)
	Corporates	655	0 409	306	(	3	707	0	482	354	0	)
	Corporates - Of Which: Specialised Lending	13	0 13	26	(	0	13	0	13	23	0	1
	Corporates - Of Which: SME	2	0 1	1	(	0	2	0	1	0	0	1
	Retail	0	0	0	(	0	0	0	0	0	0	1
	Retail - Secured on real estate property  Detail - Secured on real estate property - Of Which - SME	0	0	0	(		0	0		0		1
SWITZERLAND	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	o o	0	0			0	0		0		$\mathbf{J}$
	Retail - Other Retail	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	ol	0 0	0			0	0	0	0		ر
	Equity	0	0 0	0	Ó	0	0	0	0	0		)
	Other non credit-obligation assets											
	IRB Total											



**IRB Total** 

## **2019 EU-wide Transparency Exercise**

## Credit Risk - IRB Approach Norddeutsche Landesbank -Girozentrale-

							IRB App	oroach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original Ex	kposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	4,230	0	5,578	1,135	0	0	4,294	0	5,629	1,074	(	) (
	Institutions	19,071	17	17,224	2,439	0	12	18,807	17	17,051	2,669	(	) 12
	Corporates	73,274	8,082	61,607	25,325	38	5,406	71,051	5,136	59,128	25,506	(	3,549
	Corporates - Of Which: Specialised Lending	18,901	7,127	16,975	5,611	0	4,760	16,397	4,245	14,363	5,697	(	2,910
	Corporates - Of Which: SME	11,910	264	10,404	3,934	0	135	11,890	210	10,342	3,828	(	134
	Retail	2,572	11	2,530	453	10	13	2,580	9	2,537	425	8	3 12
	Retail - Secured on real estate property	1,044	3	1,044	165	5	4	1,047	2	1,047	146	2	<b>+</b>
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(	) (
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	1,044	3	1,044	165	5	4	1,047	2	1,047	146	2	<b>↓</b>
	Retail - Qualifying Revolving	411	0	381	12	0	0	410	0	380	11	(	) (
	Retail - Other Retail	1,116	7	1,105	276	6	9	1,123	6	1,111	268	5	ع ز
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(	) (
	Retail - Other Retail - Of Which: non-SME	1,116	7	1,105	276	6	9	1,123	6	1,111	268	5	ع ز
	Equity	23	0	23	85	0		24	0	24	89	(	)
	Other non credit-obligation assets				1,545						1,065		
	IRB Total <sup>2</sup>				30,981						30,828		

(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 effect).

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	(posure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	1,581	0	2,179	789	0	0	1,588	0	2,186	780		0
	Institutions	7,659	0	6,098	1,053	0	1	7,475	0	5,951	1,078	(	0
	Corporates	44,514	5,306	35,886	15,068	38	3,538	43,184	3,268	34,298	14,983	(	2,3
	Corporates - Of Which: Specialised Lending	8,781	4,760	8,047	2,295	0	3,174	6,935	2,746	6,166	2,246		1,9
	Corporates - Of Which: SME	7,401	109	6,043	2,342	0	53	7,200	82	5,933	2,272	(	0
	Retail	2,572	11	2,530	453	10	13	2,580	9	2,537	425		8
	Retail - Secured on real estate property	1,044	3	1,044	165	5	4	1,047	2	1,047	146	4	4
CEDMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	1,044	3	1,044	165	5	4	1,047	2	1,047	146	4	4
	Retail - Qualifying Revolving	411	0	381	12	0	0	410	0	380		(	0
	Retail - Other Retail	1,116	7	1,105	276	6	9	1,123	6	1,111	268	į	5
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(	0
	Retail - Other Retail - Of Which: non-SME	1,116	7	1,105	276	6	9	1,123	6	1,111	268	!	5
	Equity	10	0	10	38	0	0	11	0	11	39	(	0
	Other non credit-obligation assets												
	IRB Total												

(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).

(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).

(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).

						IRB Ap	proach					
			As of 31,	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0 0	0	0	0	136	0	136	21	0	,
	Institutions	1,363	0 1,363		0	0	1,218		1,218	239	0	1
	Corporates	5,211	0 5,123		0	29	4,893		4,816	1,378	0	i
	Corporates - Of Which: Specialised Lending	2,107	0 2,069		0	28	2,096	58	2,059	586	0	<i>i</i>
	Corporates - Of Which: SME	431	0 431	189	0	0	390	0	390	161	0	i
	Retail	0	0	0	0	0	0	0	0	0	0	1
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	1
	Retail - Other Retail	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	<i>/</i>
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	<i>/</i>
	Equity	0	0 0	0	0	0	0	0	0	0	0	,
	Other non credit-obligation assets											
	IRB Total											

IRB Approach As of 31/03/2019 As of 30/06/2019 Original Exposure<sup>1</sup> Risk exposure amount Original Exposure<sup>1</sup> Risk exposure amount Value<sup>1</sup> and Value<sup>1</sup> Of which: Of which: Of which: Of which: provisions (mln EUR, %) Central banks and central governments 3,748 3,748 3,582 2,753 747 2,720 2,640 2,851 Corporates - Of Which: Specialised Lending 837 234 Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME **FRANCE** Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving **Retail - Other Retail** Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets

IRB Approach As of 30/06/2019 As of 31/03/2019 Value Risk exposure amount Original Exposure<sup>1</sup> Original Exposure<sup>1</sup> Risk exposure amount adjustments adjustments Value<sup>1</sup> and Value<sup>1</sup> Of which: Of which: Of which: Of which: provisions provisions (mln EUR, %) defaulted defaulted defaulted defaulted Central banks and central governments 1,127 1,127 Institutions 2,034 1,337 3,049 2,114 2,974 1,465 Corporates Corporates - Of Which: Specialised Lending 1,183 1,331 1,606 1,774 Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME **UNITED STATES** Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non credit-obligation assets IRB Total (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).

## Credit Risk - IRB Approach Norddeutsche Landesbank -Girozentrale-

							IRB App	roach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	130	uerauiteu 0	171	11	Gerauiteu	0	132	0 uerauiteu 0	172	11	delauited	0
	Institutions	495	0	453	86	0		753	0	711	100	C	0
	Corporates	3,157	441	3,068	994	0	346	3,092	219		1,073	C	0
	Corporates - Of Which: Specialised Lending	493	374	492	57	0	296	273	151		57	C	0
	Corporates - Of Which: SME	1,283	68	1,273	392	0	49	1,387	68	1,365	434	C	0
	Retail	0	0	0	0	0	0	0	0	0	0	C	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	C	0
NETHEDI ANDC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	C	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	C	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	C	0
	Equity	0	0	0	0	0	0	0	0	0	0	С	0
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of 31/	/03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure¹	Exposure	Risk exposi	ure amount	Value adjustme
	(min ELID 0/ )	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisio
	(mln EUR, %)  Central banks and central governments	577 0	577	1	uerauiteu	0	578	delaulted	578	1	deradited	0
	Institutions	3//	J //		0	0	3/8 0		) 0	0		0
	Corporates	64	64	13	0	0	72	0	72	16		0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	C	0	0		0
	Corporates - Of Which: SME	0 0	0	0	0	0	0	C	0	0		0
	Retail	0 0	0	0	0	0	0	C	0	0		0
	Retail - Secured on real estate property	0 0	0	0	0	0	0	C	0	0		0
Other Countries	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	C	0	0		0
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	C	0	0		0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		٥	0	0	0	0			0		0
	Equity		0	0	0	0	0		0	0		0
	Other non credit-obligation assets		Ü	0	U	U	0		0	0		
	IRB Total											

							IRB Ap	proach				
				As of 31/	03/2019					As of 30/	06/2019	
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ure amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value	Of which: defaulted	provisions
LUXEMBOURG	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	69 56 1,582 282 806 0 0 0 0 0 0	0 0 23 23 0 0 0 0 0 0	69 56 1,456 196 780 0 0 0 0 0	0 14 755 137 347 0 0 0 0 0 0 0 47		0 0 0 26 21 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	181 291 1,584 305 822 0 0 0 0 0 0	0	181 291 1,471 220 802 0 0 0 0 0 0	0 21 711 155 292 0 0 0 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) 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).

(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).

					IRB Ap	proach				
			As of 31/	03/2019			As of 30/	/06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	value	Of which: defaulted	provisions	Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	150	0 177	0 (	0	155 (	0 179		0	)
	Institutions	167	167	36 (	0	142 ( 634 23	0 142 3 568		0	2
	Corporates  Corporates - Of Which: Specialised Lending	631	566	223	13	1	508 1	235	(	á
	Corporates - Of Which: SME	81	81	23		82	n 82	23	(	ál
	Retail		0	0		0	0 0	0	C	5
	Retail - Secured on real estate property	0	0	0 0	0	0	0 0	0	C	J
ALICTRIA	Retail - Secured on real estate property - Of Which: SME	0	0 0	0 0	0	0	0	0	C	J
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0 0	0	0	0	0	C	J
	Retail - Qualifying Revolving	0	0	0 0	0	0	0	0	C	ן
	Retail - Other Retail	0	0	0 0	0	0	0	0	C	J
	Retail - Other Retail - Of Which: SME	0	0	0 0	0	0	0	0	C	J
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	C	)
	Equity	0	0	0 (	0	0	0	0	C	1
	Other non credit-obligation assets									
	IRB Total									

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Val adjust
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	ar provis
	Central banks and central governments	19	0 19	5	Q	0	0	deradiced	0	0	derdanted (	0
	Institutions	0	0 0	0	l o	0	3		3	1	(	0
	Corporates	1,068	0 916	463	O	0	1,248	C	1,100	545	(	0
	Corporates - Of Which: Specialised Lending	679	0 562	254	O	0	765	C	651	300	(	0
	Corporates - Of Which: SME	60	0 50	32	C	0	74	c	65	41	(	0
	Retail	0	0 0	0	O	0	0	C	0	0	(	0
	Retail - Secured on real estate property	0	0 0	0	0	0	0	C	0	0	(	0
TDEL AND	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0	0	0	C	0	0	(	0
IRELAND	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	C	0	0	(	0
	Retail - Other Retail	0	0	0	0	0	0	C	0	0	(	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	C	0	0	(	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	(	0	0	(	0
	Equity	0	0 0	0	0	0	0	С	0	0	(	0
	Other non credit-obligation assets											
	IRB Total											

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	kposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustme and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio
	Central banks and central governments	101	0	122	0	0	0	1	0	21	0	C	)
	Institutions	743	0	740	107	0	0	603		600	100	C	)
	Corporates	732	0	496	344	0	3	710		482	328	C	
	Corporates - Of Which: Specialised Lending	13	0	13	23	0	0	13	0	13	19	(	
	Corporates - Of Which: SME		0	0	0	0		3	0		1	(	)
	Retail	0	0	0	0	0		0	0	0	0	(	
	Retail - Secured on real estate property	0	0		U	0		0	0	0	U	(	
SWITZERLAND	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	0	U	(	\dagger{\dagger{\dagger}{d}}
	Retail - Qualifying Revolving	0	0	١	0	0		0	0	0	0	(	(I
	Retail - Qualifying Revolving  Retail - Other Retail		0	١	0	0		0	0	0	0	(	í
	Retail - Other Retail - Of Which: SME	o o	0	0	0	0		0	0	0	0	(	íl.
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0		0	0	0	0	C	
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												



#### General governments exposures by country of the counterparty

						Nordd	eutsche Landesbank -Giro	ozentrale-						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[ 0 - 3M [	Austria	0 0 0 0 0 71 861	0 0 0 0 0 71 861	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 312	0 0 0 0 0 71 549		0 0 0 0 0 0 0 0 0 0 0 0	0 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 [	Belgium	26 0 181 0 0 108 182	26 0 181 0 0 108 182	0 0 0 0 0 0	0 0 0 0 0 0	26 0 125 0 0 36 0	0 0 56 0 0 73 182		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	16
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark													
[ 0 - 3M [	Estonia													



#### General governments exposures by country of the counterparty

						Nordd	eutsche Landesbank -Gir	rozentrale-						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
										<b>.</b>		Off-balance s	heet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[ 0 - 3M [	Finland	0 0 27 34 22 49 11	0 0 27 34 22 49 11	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 27 34 0 22 49 0 1	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	10
[ 0 - 3M [	France	0 49 24 0 0 0	0 49 24 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 49 24 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 - 3M [	Germany	1,123 1,595 1,476 1,243 2,954 7,085 3,809	1,123 1,595 1,476 1,243 2,954 7,085 3,809	0 0 0 0 0 0	0 0 0 0 0 0	644 1,205 1,292 790 2,093 4,113 258 <b>10,396</b>	470	7 11 53 145 72	23 258 402 415 1,608 641 228	-3 -4 -11 0 -19 -126 -59	65 140 1,217 49 1,100 1,883 597	259 0 0 0 0 12 71	0 0 0 0 0	
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 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 [	Hungary													
[ 0 - 3M [	Ireland	0 19 0 0 0 0	0 19 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 19 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [	Italy	19 75 36 125 0 49 0 443	19 75 36 125 0 49 0 441	0 0 0 0 0 0	000000000000000000000000000000000000000	75 15 1 0 0 49 0 0 283	0 0 7 0 0 0 143	0 0 0 0 0 0	0 0 0 0 0 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
Total [ 0 - 3M [	Latvia	729 0 0 0 0 0 0 45 0	726 0 0 0 0 0 0 45	0 0 0 0 0 0 0	0 0 0 0 0 0	423 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 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	121



#### General governments exposures by country of the counterparty

						Nordd	eutsche Landesbank -Gir	ozentrale-						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	ntives		Off balar	ice sheet	
	(IIIIII EOR)													
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			-
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positions	of the encoderation	of which: Financial assets	of which: Financial assets at	of the ground control					Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit of 1033	comprehensive meome								
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Lithuania													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total														
Total [ 0 - 3M [		0	0	0	0	0	0	(	0	0	0	0	0	
[ 0 - 3M [		43 0	43 0	0	0	43	0 0	(	0 0	0	0	0 0	0	
[3Y - 5Y [ [5Y - 10Y [	Luxembourg	0 67	0 67	0	0	0 67	0 0	(	0 0	0 0	0	0	0	
		0 110	110	0 <b>0</b>	0	110	0 <b>0</b>	0	0	0 0	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [	Malta													
[ 0 - 3M [														
[ 0 - 3M [		0	0	0	0	0	0 0	(	0 0	0	0	0	0 0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Netherlands	19 15	19 15	0	0	19 15	0 0	(	0 0	0	0	0	0	
[5Y - 10Y [ [10Y - more		103 0	103 0	0	0	103 0	0 0	(	0 0	0	0	0 0	0	
[10Y - more Total [ 0 - 3M [		137 0	137 0	0	0	137 0	0	0	0	0	0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		46 0 0	46 0 0	0	0	0	46 0 0	( (	0 0	0	0	0	0	
[ 0 - 3M [	Poland	24 69	24 69	0	0	0	24 69	(	0 0	0	0	0	0	
I IOTAL		183	183	0 0	0 <b>0</b>	0 0	183	0	0 0	0 0	0 0	0 <b>0</b>	0 <b>0</b>	57
[ U - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		60 0	60 0	0	0	60 0	0 0	( (	0 0	0 0	0 0	0 0	0 0 0	
[ 2Y - 3Y [ [3Y - 5Y [	Portugal	0	0	0	0	0	0 0	(	0 0	0	0	0	0	
[ 0 - 3M [		0 0 <b>60</b>	0 0 <b>60</b>	0	0	0 0 <b>60</b>	0 0	(	0 0	0	0 0	0 0	0 0 <b>0</b>	26
[ 0 - 3M [		60	60		J.	60	U	Ü			J.	J.	Ü	20
[ 1Y - 2Y [ [ 2Y - 3Y [	Romania													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more														
[ 3M - 1Y [	1													
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Slovakia													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [														
[ 17 - 27 [ [ 2Y - 3Y [ [3Y - 5Y [	Slovenia													
[5Y - 10Y [ [10Y - more														
Total														



#### General governments exposures by country of the counterparty

						Nordd	eutsche Landesbank -Gir	ozentrale-						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	ntives		Off bala	nce sheet	
	(IIIIII LOK)												heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
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 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	exposure amount
[ 0 - 3M [	Spain	0 50 0 17 0 0 0	0 50 0 17 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 50 0 17 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	15
[ 0 - 3M [	Sweden	0 0 0 0 0 10 0	0 0 0 0 0 10	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		0 0 0 0 0 0 0 0 0 0	0 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 [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada	0 0 8 0 13 67 136 <b>223</b>	0 0 7 0 13 67 136	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 20 55 <b>75</b>	0 0 7 0 13 47 81	(	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	58
[ 0 - 3M [	Hong Kong	223	223			/5	140					U		30



General governments exposures by country of the counterparty

						Nordo	deutsche Landesbank -Gir							
							As of 31/12/2018							
						Dire	ect exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
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 a fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan	3 0 0 0 0 0 251 254	3 0 0 0 0 0 0 251 <b>254</b>	0 0 0 0 0 0	0 0 0 0 0 0	3 0 0 0 0 0 0	0 0 0 0 0 0 0 251	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	122
[ 0 - 3M [	U.S.	0 49 36 83 68 383 745 <b>1,365</b>	0 49 36 83 68 383 736	0 0 0 0 0 0	0 0 0 0 0 0	0 4 26 0 0 245	0 44 10 83 68 132 736	0 0 0 0 0 0	0 0 0 0 0 0	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 [	China	20 0 0 0 0 0 0 0	20 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	20 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [	Switzerland	0 0 0 0 15 63	0 0 0 0 15 63 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 15 63 0	0 0 0 0 0 0	0 0 0 0 0 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 [	Other advanced economies non EEA	78 0 7 0 5 0 4	0 7 0 5 0 4 0	0 0 0 0 0 0 0	0 0 0 0 0	0 7 0 5 0 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	
Total [ 0 - 3M [	Other Central and eastern Europe countries non EEA	16	16	V	U C C C C C C C C C C C C C C C C C C C	16		0		U	U U	0	U	
[ 0 - 3M [	Middle East													
Total  [ 0 - 3M [	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

Norddeutsche Landesbank -Girozentrale-

						Norda	ediscile Landesbank -Gir	52CHC alc				
							As of 31/12/2018					
						Dire	ct exposures					
	(mln EUR)			On balance s	heet				Deriva	tives	Off balance sheet	
								Derivatives with po	sitive fair value	Derivatives with negative fair value	Off-balance sheet exposures	
												Risk weighte
Residual Maturity	Country / Region	ry / Region Total gross carrying amount of non-non-derivative financial assets assets (net of some	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal Provisions	exposure amou
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	Notional amount	Carrying amount		
[ 0 - 3M [	Africa											
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Others	0 10 10 38 64	0 10 10 38 64	0 0 0 0	0 0 0 0	0 0 0 38 64	0 10 10 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[5Y - 10Y [ [10Y - more Total		398 0 <b>520</b>	398 0 <b>520</b>	0	0	398 0 <b>500</b>	0 0	0	0 0	0 0 0	0 0 0	

#### Notes and definition

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 sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (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 sovereign) on sovereign credit risk (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 sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

- 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.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (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.



#### General governments exposures by country of the counterparty

						Nordd	eutsche Landesbank -Giro	ozentrale-						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	ntives		Off balan	nce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	exposure amount
[ 0 - 3M [	Austria	0 0 0 0 0 32 818		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 233	0 0 0 0 0 32 585		0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 [	Belgium	0 50 21 0 0 108 206	0 50 21 0 0	0 0 0 0	0 0 0 0 0 0	0 0 16 0 0 34 0	0 50 5 0 0 74 206		0 0 0 0 0 0 0 0 0 0 0	0 0 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 [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark													
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

						Nordo	leutsche Landesbank -Gir	ozentrale-						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[ 0 - 3M [	Finland	0 0 0 0 0 0 0 10	0 0 0 0 0 0 0 10	0 0 0 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 0 0 0 0 0	0 0 0 0 0 0 0	0 0 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 [	France	0 23 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 23 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 - 3M [	Germany	30 369 21 108 465 936 813	21 108 465 936 813	0 0 0 0 0 0	0 0 0 0 0 0	30 211 0 50 74 273 0	158 21 39 390 546 813	0 0 0 0 0 4 27	0 0 0 0 0 12 55	0 0 2 0 0 0 43 <b>45</b>	0 0 20 0 0 0 75	0 0 0 0 0 0	0 0 0 0 0 0	36
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland													
Total [ 0 - 3M [	Italy	0 124 0 0 51 0 351 <b>525</b>	0 0 51 0 348	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 51 0 297	0 7 0 0 0 0 0 36 <b>43</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	66
[ 0 - 3M [	Latvia	0 0 0 0 0 0 16 0	0 0 0 0 0 16 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 16 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	



#### General governments exposures by country of the counterparty

						Nordd	eutsche Landesbank -Giro	ozentrale-						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
	(mm zem)											Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		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	exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg	0 42 0 0 0 0 0	0 42 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 42 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 [	Malta													
[ 0 - 3M [	Netherlands	0 0 0 0 0 77 0	0 0 0 0 0 77 0 <b>77</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 77 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [	Poland	0 0 0 0 0 0 0 47	0 0 0 0 0 0 0 47	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 47	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



#### General governments exposures by country of the counterparty

						Nordd	eutsche Landesbank -Gir	ozentrale-						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	ntives		Off bala	nce sheet	
	(mm zerry											Off-balance s	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
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 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	exposure amount
[ 0 - 3M [	Spain	0 0 0 17 0 0 0	0 0 0 17 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 17 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 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 [	Sweden	0 0 0 0 0 10 0	0 0 0 0 0 10	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 0 0 0 0 0 0 0 0 0	0 0 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 [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada	0 0 0 0 13 31 58	0 0 0 0 13 31 58	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 10 58	0 0 0 0 13 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	28
[ 0 - 3M [	Hong Kong	102	102			89	34					U	U	20



#### General governments exposures by country of the counterparty

						Nordo	deutsche Landesbank -Gir							
						Div	As of 30/06/2019	<u> </u>						
						Dire	ect exposures					0661		
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balai	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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 a fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan	0 0 0 0 0 0 250	0 0 0 0 0 0 250	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 250	0 0 0 0 0 0	0 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		250 <b>250</b> 0	250 <b>250</b> 0	<b>0</b>	<b>0</b>	0	250 <b>250</b> 0	0	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	125
[ 0 - 3M [	U.S.	0 0 0 28 44 225	0 0 0 27 44 221 <b>292</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 27 44 221	0 0 0 0	0 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 [	China	297	292	U	0	0	292	U		U	U	U	0	189
Total [ 0 - 3M [	Switzerland	0 0 0 0 15 65	0 0 0 0 15 65 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 15 65 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [	Other advanced economies non EEA	80	80	0	0	0	80	0	0	0	0	0	0	12
Total [ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
[ 0 - 3M [	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

Norddeutsche Landesbank -Girozentrale-

						Norda	edische Landesbank -Gil	Ozericiale						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet 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 [	Africa													
[ 0 - 3M [	Others													

#### Notes and definition

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 sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(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 sovereign) on sovereign credit risk (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 sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, French Guiana, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Guyana, French Guiana, French Guiana, Guyana, French Guiana, Guyana, French Gu

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

(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.



#### Performing and non-performing exposures

	As of 30/09/2018								As of 31/12/2018							
	Gross carrying amount				provisions <sup>4</sup> financial		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial		
		Of which performing but past due >30		-performing <sup>1</sup>	On performing exposures <sup>2</sup>	performing	guarantees received on non- performing exposures	per pa	Of which performing but past due >30			On performing exposures <sup>2</sup>	performing	guarantees received on non- performing		
(mln EUR)		days and <=90 days  Of which: defaulted	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted		exposures <sup>3</sup>	exposures					
Debt securities (including at amortised cost and fair value)	24,917	0	0	0	17	0	0	24,960	0	0	0	15	0	0		
Central banks	35	0	0	0	0	0	0	3	0	0	0	0	0	0		
General governments	10,807	0	0	0	15	0	0	10,813	0	0	0	12	0	0		
Credit institutions	10,320	0	0	0	0	0	0	10,246	0	0	0	0	0	0		
Other financial corporations	2,132	0	0	0	1	0	0	2,234	0	0	0	1	0	0		
Non-financial corporations	1,623	0	0	0	1	0	0	1,663	0	0	0	1	0	0		
Loans and advances(including at amortised cost and fair value)	116,902	469	6,930	6,783	230	2,350	2,458	116,240	260	4,776	4,545	181	2,571	1,519		
Central banks	7,072	0	0	0	0	0	0	7,650	0	0	0	0	0	0		
General governments	17,209	25	0	0	0	0	0	17,138	0	0	0	0	0	0		
Credit institutions	18,245	346	0	0	1	0	0	19,315	242	0	0	2	0	0		
Other financial corporations	6,523	6	14	14	4	5	0	7,069	0	13	13	4	5	0		
Non-financial corporations	61,633	85	6,533	6,388	189	2,320	2,430	59,187	12	4,697	4,468	139	2,544	1,493		
of which: small and medium-sized enterprises at amortised cost	13,179	0	372	364	38	133	191	14,271	2	362	321	34	154	164		
Households	6,220	7	383	382	35	25	27	5,881	6	65	64	36	22	26		
DEBT INSTRUMENTS other than HFT	141,819	469	6,930	6,783	247	2,350	2,458	141,200	260	4,776	4,545	196	2,571	1,519		
OFF-BALANCE SHEET EXPOSURES	23,360		136	134	40	48	9	24,359		123	105	47	20	12		

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.



#### **Performing and non-performing exposures**

	As of 31/03/2019								As of 30/06/2019							
	Gross carrying amount			accumulated c				Gross carryi	Gross carrying amount			mpairment, hanges in fair redit risk and	Collaterals and financial			
		past due >30		On performing performing		guarantees received on non- performing		Of which performing but past due >30			On performing exposures <sup>2</sup>	performing	guarantees received on non- performing			
(mln EUR)		days and <=90 days	Of which: defaulted	exposures	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures			
Debt securities (including at amortised cost and fair value)	24,533	0	0	0	15	0	0	23,594	0	0	0	15	0	0		
Central banks	16	0	0	0	0	0	0	23	0	0	0	0	0	0		
General governments	10,573	0	0	0	12	0	0	10,114	0	0	0	12	0	0		
Credit institutions	10,143	0	0	0	0	0	0	9,586	0	0	0	0	0	0		
Other financial corporations	2,121	0	0	0	1	0	0	2,191	0	0	0	1	0	0		
Non-financial corporations	1,680	0	0	0	1	0	0	1,680	0	0	0	1	0	0		
Loans and advances(including at amortised cost and fair value)	110,726	256	4,769	4,679	177	2,512	1,285	108,496	109	4,510	4,076	156	2,299	1,481		
Central banks	4,856	0	0	0	0	0	0	3,648	0	0	0	0	0	0		
General governments	16,269	0	0	0	0	0	0	16,082	0	0	0	0	0	0		
Credit institutions	17,576	162	0	0	2	0	0	17,294	61	0	0	1	0	0		
Other financial corporations	6,972	60	15	12	4	4	0	7,007	10	21	12	5	4	0		
Non-financial corporations	59,246	29	4,688	4,602	142	2,486	1,275	58,680	33	4,412	4,008	119	2,272	1,455		
of which: small and medium-sized enterprises at amortised cost	14,993	2	430	358	35	158	67	15,507	17	311	285	36	167	112		
Households	5,807	5	66	65	30	22	10	5,785	6	77	55	30	24	26		
DEBT INSTRUMENTS other than HFT	135,259	256	4,769	4,679	192	2,512	1,285	132,090	109	4,510	4,076	170	2,299	1,481		
OFF-BALANCE SHEET EXPOSURES	24,137		131	130	41	30	7	22,934		154	135	42	57	6		

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.



#### Forborne exposures

			As of 30/09/2018				As of 31/12/2018	3		
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated in accumulated che value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	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)	7,440	6,306	2,176	2,098	2,266	4,763	4,131	2,293	2,200	1,620
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	7	7	0	0	0	6	6	0	0	0
Non-financial corporations	7,074	5,974	2,170	2,095	2,241	4,713	4,114	2,288	2,197	1,592
of which: small and medium-sized enterprises at amortised cost	412	291	116	106	192	302	207	122	104	126
Households	359	325	6	4	25	44	11	5	3	28
DEBT INSTRUMENTS other than HFT	7,440	6,306	2,176	2,098	2,266	4,763	4,131	2,293	2,200	1,620
Loan commitments given	182	167	0	0	0	47	35	0	O	15

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

<sup>(2)</sup> 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.



#### **Forborne exposures**

			As of 31/03/2019	)			As of 30/06/2019	)			
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees	
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance	
Debt securities (including at amortised cost and fair value)	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)	4,495	4,087	2,237	2,215	1,454	4,309	3,849	2,085	2,062	1,567	
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	6	6	0	0	0	16	8	0	0	0	
Non-financial corporations	4,450	4,067	2,232	2,212	1,431	4,256	3,828	2,078	2,057	1,542	
of which: small and medium-sized enterprises at amortised cost	313	250	192	187	121	284	223	135	131	146	
Households	38	14	5	3	23	37	13	6	5	25	
DEBT INSTRUMENTS other than HFT	4,495	4,087	2,237	2,215	1,454	4,309	3,849	2,085	2,062	1,567	
Loan commitments given	49	39	0	0	0	35	12	0	0	3	

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

<sup>(2)</sup> 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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