

2016 EU-wide Stress Test

Bank Name	Norddeutsche Landesbank Girozentrale
LEI Code	DSNHHQ2B9X5N6OUJ1236
Country Code	DE



2016 EU-wide Stress Test: Summary

Norddeutsche Landesbank Girozentrale

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)		31/12/2018	31/12/2018
Cumulative 3y: Net interest income		5,465.44	3,941.53
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		157.76	-347.84
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-1,817.54	-2,175.47
Cumulative 3y: Profit or (-) loss for the year		862.65	-1,334.41
Coverage ratio - Default stock	35.88%	39.45%	40.24%
Common Equity Tier 1 capital	8,268.43	8,468.94	5,794.54
Total Risk exposure amount	63,674.68	64,100.02	66,847.08
Common Equity Tier 1 ratio, %	13.0%	13.2%	8.7%
Fully loaded Common Equity Tier 1 ratio, %	12.1%	13.2%	8.6%
Tier 1 capital	8,388.42	8,823.44	6,149.04
Total leverage ratio exposures	192,812.70	192,812.70	192,812.70
Leverage ratio, %	4.4%	4.6%	3.2%
Fully loaded leverage ratio, %	4.0%	4.4%	3.0%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

Norddeutsche Landesbank Girozentrale

								31/12/2015						
			Exposur	e values			Risk expos	sure amounts			Stock	of provisions		
		A-IF	38	F-I	RB	A-IRB		F-IRB		A-	IRB	F-I	RB	Coverage Rat
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stoc
	(min EUR, %)													
	Central banks and central governments	0	0	7.615	81	0	0	488	0	0	0	1	0	0
	Institutions	0	0	16,204	8	0	0	3,512	0	0	0	2	5	e
	Corporates	0	0	61.625	8.049	0	0	38.055	0	0	0	189	2.920	
	Corporates - Of Which: Specialised Lending	0	0	24,251	6,639	0	0	21,185	0	0	0	132	2,179	
	Corporates - Of Which: SME	0	0	9.982	465	0	0	3.529	0	0	0	20	286	
	Retail	2.570	22	0	0	436	22	0	0	3	7	0	0	
	Retail - Secured on real estate property	1,003	8	0	0	144	9	0	0	1	2	0	0	
orddeutsche Landesbank	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Girozentrale	Retail - Secured on real estate property - Of Which: non-SME	1,003	8	0	0	144	9	0	0	1	2	0	0	
Girozentrale	Retail - Qualifying Revolving	450	0	0	0	14	0	0	0	0	0	0	0	
	Retail - Other Retail	1,117	14	0	0	278	13	0	0	2	5	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1,117	14	0	0	278	13	0	0	2	5	0	0	
	Equity	0	(64	0	0	0	237	0	0	0	0	0	
	Securitisation													
	Other non-credit obligation assets	0		329	0	0	0	329	0	0	0	0	0	
	IRB TOTAL	2,570	22	85,837	8,137	436	22	42.622	0	3	7	192	2,925	36

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-II	8	F-	RB	A-1	RB	F-IRB	3	A-	IRB	F-I	RB	Coverage Rat
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		Default Sto
	Central banks and central governments	0	0	2,300	0	0	0	84	0	0	0	0	0	
	Institutions	0	0	4.234	8	0	0	1.113	0	0	0	1	5	6
	Corporates	0	0	35,704	5,946	0	0	23,047	0	0	0	125	2,200	
	Corporates - Of Which: Specialised Lending	0	0	10,167	4,949	0	0	10,547	0	0	0	81	1,566	3
	Corporates - Of Which: SME	0	0	6.412	331	0	0	2,709	0	0	0	13	218	
	Retail	2,569	22	0	0	436	22	0	0	3	7	0	0	
	Retail - Secured on real estate property	1.003	8	0	0	144	9	0	0	1	2	0	0	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Germany	Retail - Secured on real estate property - Of Which: non-SME	1,003	8	0	0	144	9	0	0	1	2	0	0	2
	Retail - Qualifying Revolving	450	0	0	0	14	0	0	0	0	0	0	0	
	Retail - Other Retail	1.116	14	ō	ō	278	13	ō	ā	2	5	ō	ō	3
	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	14	ō	ō	278	13	ō	ō	2	ŝ	ō	ō	3
	Equity	0	0	40			0	147		0	0	0	0	-
	Securitisation					-				-				
	Other non-credit obligation assets	0	0	329	0	0	0	329	0	0	0	0	0	
	TRB TOTAL	2.569	22	42,607	5,954	436	22	24,719	0	3	7	125	2,205	37

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-1	RB	F-I	RB	A-1	IRB	F-IR	В	A-	IRB	F-	-IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
United States	Potnet Nakis and revent a nonversest Institutions Concretes Concretes - Of Which: See Selected Lendon Concretes - Of Which: See Retail - Secured on real estate encourty - Of Which: SHE Retail - Secured on real estate encourty - Of Which: SHE Retail - Secured on real estate encourty - Of Which: SHE Retail - One Retail - Of Which: SHE Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: SHE Security			1.801 752 2.802 2.294 154 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 32 0 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			38 284 1.578 1.267 66 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 3 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 2 5 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non-credit obligation assets	(0	0	0	0	0	0	0	0	0	0		0
	IRB TOTAL		0	5,355	32	0	0	1.899		0	0	3		2 5.

default stock (as defined in paragraphs 59 and 61 of the Methodological note)	

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	RB	F-I	IRB	A-	IRB	F-IR	88	A-	-IRB	F-I	ERB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0	0	44	0	0	0	6	0) 0	0	0	0)
	Institutions	0	0	3,851	0	0	0	249	0	0 0	0	0	0)
	Corporates	0	0	2.293	29	0	0	762	0	0 0	0	1	19	64.69
	Corporates - Of Which: Specialised Lending	0	0	983	0	0	0	360	0	0 0	0	0	0)
	Corporates - Of Which: SME	0	0	436	29	0	0	101	0	0 0	0	0	19	64.69
	Retail	0	0	0	0	0	0	0	0	0 0	0	0	0)
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0 0	0	0	0)
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	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 0	0	0	0)
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0 0	0	0	0)
	Retail - Other Retail	0	0	0	0	0	0	0	0	0 0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0 0	0	0	0)
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0 0	0	0	0)
	Equity	0	0	0	0	0	0	0	0	0 0	0	0	0)
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0 0	0	0	0)
	IRB TOTAL	0	0	6,188	29	0	0	1,017	0	0	0	1	19	64.6%



Norddeutsche Landesbank Girozentrale

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-II	8	F-I	8	A-1	IRB	F-IR	3	A-	IRB	F-IRE	3	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0	0	351	0	0	0	0	0	0	0	0	() -
	Institutions	0	0	1.030	0	0	0	226	0	0	0	0	(
	Corporates	0	0	4,131	45	0	0	1,366	0	0	0	1	20	47.8%
	Corporates - Of Which: Specialised Lending	0	0	2.505	45	0	0	953	0	0	0	1	20	47.8%
	Corporates - Of Which: SME	0	0	207	0	0	0	80	0	0	0	0	(
	Retail	0	0	0	0	0	0	0	0	0	0	0	(
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	(
	Retail - Secured on real estate property - Of Which: SME	0	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	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	0	0	0	0	0	0	0	0	0	0	0	(-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	(
	Equity	0	0	0	0	0	0	0	0	0	0	0	(-
	Securitisation													
	Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0		
	IRB TOTAL	0	0	5,512	45	0	0	1,592	0	0	0	1	20	47.8%

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-II	RB	F-II	8	A-1	IRB	F-IR	В	A-	IRB	F-I	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stoc										
	Central banks and central governments	0	0	228	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	418	0	0	0	96	0	0	0	0	0	
	Corporates	0	0	2,269	488	0	0	1,140	0	0	0	12	154	3
	Corporates - Of Which: Specialised Lending	0	0	485	460	0	0	625	0	0	0	5	150	3
	Corporates - Of Which: SME	0	0	903	10	0	0	196	0	0	0	6	4	3
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB TOTAL ock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	0	0	2,915	488	0	0	1,236	0	0	0	12	154	31

								31/12/2015						
			Exposur	e values				sure amounts				of provisions		
		A-II	RB	F-I	RB	A-1	IRB	F-IR	В	A	IRB	Fil	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0	0	645	0	0	0	0	0	0	0	0	C	
	Institutions	0		627	0	0	0	60	0	0	0	0	0	
	Corporates	0		1.522 244	14	0	0	742 207	0	0	0	2	9	67.7%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0		827	12	0	0	207	0	0	0	1		68.8%
	Retail	0		02/	13	0	0	223	0	0	0	ő	3	00.070
	Retail - Secured on real estate property	0		0	0	0	0	ő	0	0	0	ő	0	
	Retail - Secured on real estate property - Of Which: SME	0		ō	ō	0	ō	ō	ō	ō	ō	0	0	
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	0	0	0	0	0	6	-
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0	-
	Equity Securitisation	0		24	0	0	0	91	0	0	0	0	0	
	Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0		
	IRB TOTAL	ő	0	2.818	14	ő	ő	892	ő	ŏ	ő	2	ğ	67.7%
Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)													

								31/12/2015						
			Exposur	e values				sure amounts			Stock	of provisions		
		A-I	8	F	RB	A-1	RB	F-IR	В	A-	IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Marshall Islands	Central banks and central oversments Institutions Convoites Convoites Retail Retail Secured on nail estate encentry Data Secure on rail estate encentry - Of Which: SHE Betail - Secured on rail estate encentry - Of Which: SHE Data Secure on rail estate encentry - Of Which: SHE Retail - Other Betail - Other Secure on the secure of the Sec			163 0 1,305 1,254 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 370 370 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			21 0 1,592 1.511 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 17 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		35.5%
	Faulty Securitisation	0	0	0	0	0	0	0	U	0	0	0		
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0)
	IRB TOTAL			1,468	370			1.613				17	131	35.5%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

EBA EUROPEAN BANKING AUTHORITY

Norddeutsche Landesbank Girozentrale

								31/12/2015						
			Exposur					sure amounts			Stock	of provisions		
		A-IRI	ß	F-IP	ß	A-	IRB	F-IR	В	A	IRB	F-	IRB	Coverage Rat
	(min EUR, %)	Non-defaulted	Defaulted	Default Sto										
	Central banks and central governments	0	0	113	81	0	0	20	0	0	0	0		0
	Institutions	Ó.	ó	301	0	0	0	81	0	0	0	0		0
	Corporates	0	0	365	0	0	0	155	0	0	0	0		0
	Comorates - Of Which: Specialised Lendino	0	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	0	0	104	0	0	0	20	0	0	0	0		0
	Retail	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
Austria	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0
	Equity	0	0	0	0	0	0	0	0	0	0	0		0
	Securitisation													
	Other non-credit obligation assets IRB TOTAL	0	0	778	81	0	0	256	0	0	0	0		0
	d stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	U	U	//8	81	U	U	256	U	U	U	Ű		al 1

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IS	8	F-I	RB	A-1	IRB	F-IR	В	A-	IRB	F	IRB	Coverage Ra
	(min EUR, %)	Non-defaulted	Defaulted	Default Sto										
	Central banks and central governments	0	0	54	0	0	0	15	0	0	0	0	(ð
	Institutions	0	0	826	0	0	0	196	0	0	0	0	(ð
	Corporates	0	0	1,246	0	0	0	422	0	0	0	0	(a
	Corporates - Of Which: Specialised Lending	0	0	931	0	0	0	345	0	0	0	0	0	a
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(J
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	a
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	a
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(J
Canada	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	a
	Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0	(3
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	(3
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(٥
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	(3
	Equity	0	0	0	0	0	0	0	0	0	0	0	(J
	Securitisation													/
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	(J
	IRB TOTAL	0	0	2,126	0	0	0	633	0	0	0			0

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock	of provisions		
		A-IF	8	F-I	RB	A-1	IRB	F-IR	В	A-1	IRB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0	0	22	0	0	0	7	0	0	0	0	0	-
	Institutions	0	0	86 818	0	0	0	61 388	0	0	0	0	0	-
	Corporates Corporates - Of Which: Specialised Lending	0	0	701	0	0	0	388	0	0	0	1	0	
	Corporates - Of Which: SME	ō	ō	0	ō	ō	0	0	ō	ō	ō	ō	ō	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
Ireland	Retail - Secured on real estate property - Of Which: SMF Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
11 Eldilu	Retail - Secured on real estate property - Or Which: hon-SME Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	ō	ō	ō	ō	ō	0	ō	ō	ō	ō	ō	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SMF	0	0	0	0	0	0	0	0	0	0	0	0	-
	Eauity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB TOTAL	Ö	Ő	926	ō	Ō	Ő	456	ō	0	ō	1	ō	-



2016 EU-wide Stress Test:

Credit risk IRB

EBA EUROPEAN BANKING AUTHORITY

Norddeutsche Landesbank Girozentrale

						Baseline Scen	ario								Adverse Scer	nario			
			31/12/201	.6		31/12/201	7		31/12/201	18		31/12/20:	16		31/12/20:	17		31/12/20	18
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio
	Central banks and central governments	0.0%	8	32.0%	0.0%	9	29.1%	0.0%		27.6%	0.1%	8	32.5%	0.0%	10	30.0%	0.0%	13	28.
	Institutions	0.0%	9	41.1%	0.0%	10	35.2%	0.0%		32.2%	0.0%	10	32.9%	0.0%	13	28.7%	0.0%	16	27.
	Corporates	0.7%	4,018 3,091	41.4%	0.6%	4,362	40.5%	0.6%		39.7%	0.9%	3,966	39.9%	0.8%	4,513	40.4%	0.7%	4,976	40
	Corporates - Of Which: Specialised Lending	1.3%		39.0%	1.2%	3,344	38.1%	1.0%		37.3%	1.5%	2,964	36.8%	1.4%	3,359	37.3%	1.2%	3,660	37.
	Corporates - Of Which: SME	0.3%	338	53.4%	0.2%	362	51.5%	0.3%		49.9%	0.4%	351	54.6%	0.4%	390	53.2%	0.4%	431	52
	Retail	0.3%	21	48.4%	0.3%	28	47.0%	0.3%	35	46.2%	0.3%	22	48.3%	0.3%	30	46.9%	0.4%	40	46
	Retail - Secured on real estate property	0.2%	5	32.2%	0.2%	/	31.7%	0.2%	8	31.4%	0.2%	5	32.3%	0.2%	/	32.0%	0.2%	10	31
Norddeutsche Landesbank	Retail - Secured on real estate property - Of Which: SME		0			0	-	0.2%	0			0	-		0	32.0%		0	
Girozentrale	Retail - Secured on real estate property - Of Which: non-SME	0.2%	5	32.2%	0.2%		31.7%		8	31.4%	0.2%	5	32.3%	0.2%	/		0.2%	10	31
Girozentrale	Retail - Qualifying Revolving Retail - Other Retail	0.1%	1	39.7% 57.7%	0.1%	1	39.6% 56.1%	0.1%	1	39.5% 55.3%	0.1%	1	39.7% 57.5%	0.1%	1	39.5% 55.8%	0.1%	2	39 54
		0.4%	10	57.7%	0.4%	21	50.1%	0.4%	6	55.3%	0.5%	10	57.5%	0.5%	22	22.8%	0.0%	28	54
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0.4%	0	57.7%	0.4%	0	-	0.4%	0	55.3%	0.5%	0	57.5%	-	0	55.8%	0.6%	0	54
		0.4%	10	100.0%	0.4%	21	56.1% 100.0%					10	57.5% 100.0%	0.5%	22	100.0%	0.1%	28	100
	Equity Securitisation	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100
	Other non-credit obligation assets	0.0%	0	91.0%	0.0%	0	83.5%	0.0%	0	77.4%	0.0%	0	91.0%	0.0%	0	83.6%	0.0%	0	77.
	TRB TOTAL	0.6%	4,056	41.4%	0.5%	4.410	40.4%	0.4%	4,722	39.7%	0.7%	4,006	39.9%	0.6%	4,567	40.3%	0.6%	5.044	40.4

						Baseline Sce	nario								Adverse Scena	rio	
			31/12/20	016		31/12/20	17		31/12/20	18		31/12/20	16		31/12/2017		
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%
	Institutions	0.0%	6	47.5%	0.0%	7	41.2%	0.0%	8	37.4%	0.0%	7	42.5%	0.0%	8	36.5%	0.0%
	Corporates	0.7%	3,030	43.5%	0.7%	3,257	42.6%	0.6%	3,457	41.9%	1.0%	2,941	41.4%		3,353	42.4%	0.9%
	Coroorates - Of Which: Specialised Lending	1.9%	2,284	39.9%	1.7%	2,441	39.1%	1.5%	2,570	38.5%	2.3%	2,155	37.2%	2.1%	2,446	38.6%	1.9%
	Corporates - Of Which: SME	0.3%	253	61.7%	0.4%	275		0.4%	298	55.9%	0.4%	259	62.0%	0.5%	292	58.9%	0.6%
	Retail	0.3%	21	48.4%	0.3%	28	47.0%	0.3%	35	46.2%	0.3%	22	48.3%	0.3%	30	46.9%	0.4%
	Retail - Secured on real estate property	0.2%	5	32.2%	0.2%	7	31.7%	0.2%	8	31.4%	0.2%	5	32.3%	0.2%	7	32.0%	0.2%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	0.2%	5	32.2%	0.2%	7	31.7%	0.2%	8	31.4%	0.2%	5	32.3%	0.2%	7	32.0%	0.2%
	Retail - Oualifving Revolving	0.1%	1	39.7%	0.1%	1	39.6%	0.1%	1	39.5%	0.1%	1	39.7%	0.1%	1	39.5%	0.1%
	Retail - Other Retail	0.4%	16	57.7%	0.4%	21	56.1%	0.4%	25	55.3%	0.5%	16	57.5%	0.5%	22	55.8%	0.6%
	Retail - Other Retail - Of Which: SMF	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-
	Retail - Other Retail - Of Which: non-SME	0.4%	16	57.7%	0.4%	21	56.1%	0.4%	25	55.3%	0.5%	16	57.5%	0.5%	22	55.8%	0.6%
	Equity	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%	0.1%
	Securitisation														(L		
	Other non-credit obligation assets	0.0%	0	90.9%	0.0%	0	83.5%	0.0%	0	77.3%	0.0%	0	91.0%		0	83.6%	0.0%
	TRB TOTAL	0.6%	3,058	43.5%	0.6%	3,293	42.6%	0.5%	3,500	41.9%	0.8%	2,970	41.5%	0.8%	3,392	42.5%	0.8%

						Baseline Sce	enario									Adverse Sce	nario			
			31/12/201	.6		31/12/20	017		31/12/20	18		31	/12/2016			31/12/20	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -			ock of C	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		Provisions		18		visions	Default Stock ¹	rate	Provisions			Provisions	Default Stock ¹
	Central banks and central governments	0.0%	0	38.3%	0.0%		41.4%	0.0%	0	42.4%		0.0%	0	38.3%	0.0%	0	41.4%	0.0%	0	42.49
	Institutions	0.0%	0	32.8%	0.0%	0	33.0%	0.0%	0	33.1%		0.0%	0	32.8%	0.1%	0	33.0%	0.0%	0	33.2
	Corporates	0.2%	10	15.3%	0.2%		21.1%	0.2%	23	24.6%		0.3%	15	23.2%	0.3%	23	27.9%	0.3%	30	30.49
	Corporates - Of Which: Specialised Lending	0.2%	6	33.3%	0.2%		34.5%	0.2%	16	35.2%		0.3%	9	38.9%	0.3%	15	39.3%	0.2%	21	39.69
	Corporates - Of Which: SME	0.1%	2	6.0%	0.1%	2	6.2%	0.1%	2	6.4%		0.2%	4	12.9%	0.1%	5	13.1%	0.1%	5	13.39
	Retail	0.0%	0	33.6%	0.0%	0	33.6%	0.0%	0	33.6%		0.0%	0	33.6%	0.0%	0	33.6%	0.0%	0	33.69
	Retail - Secured on real estate property		0	-	-	0		-	0	-		-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0		-	0	-		-	0	-	-	0	-	-	0	
United States	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	0	-		-	0	-	-	0	-	-	0	
	Retail - Oualifying Revolving	0.0%	0	33.6%	0.0%	0	33.6%	0.0%	0	33.6%		0.0%	0	33.6%	0.0%	0	33.6%	0.0%	0	33.6
	Retail - Other Retail	-	0	-	-	0		-	0	-		-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0		-	0	-		-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME		0	-	-	0		-	0	-		-	0	-	-	0	-	-	0	
	Equity	-	0	-	-	0		-	0	-		-	0	-	-	0	-	-	0	
	Securitisation																			
	Other non-credit obligation assets		0			0		-	0	-		-	0	-	-	0	-	-	0	
	IRB TOTAL	0.1%	10	15.4%	0.1%	17	21.2%	0.1%	24	24.7%		0.2%	16	23.3%	0.2%	24	27.9%	0.2%	31	30.5%

						Baseline Sce	nario					
			31/12/20	16		31/12/20	17		31/12/20	18		31/12
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairme	
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisio
	Central banks and central governments		0	-		0		-	0	-	-	
	Institutions	0.0%	0	6.2%	0.0%	0	6.5%	0.0%	0	6.7%		.0%
	Corporates	0.0%	20	61.1%	0.0%	20	58.2%	0.0%	21	55.6%	0.	.0%
	Corporates - Of Which: Specialised Lending	0.0%	1	22.8%	0.0%	1	23.5%	0.0%	1	23.7%		1%
	Corporates - Of Which: SME	0.0%	19	63.6%	0.0%	19	62.6%	0.0%	19	61.6%		.0%
	Retail	0.0%	0	38.7%	0.0%	0	38.7%	0.0%	0	38.7%	0.	.0%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	-	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	
France	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	
	Retail - Qualifying Revolving	0.0%	0	38.7%	0.0%	0	38.7%	0.0%	0	38,7%	0.	.0%
	Retail - Other Retail	-	0	-	-	0	-	-	0	-	-	
	Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	-	-	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	
	Equity		0	-	-	0	-	-	0	-	-	
	Securitisation		-									
	Other non-credit obligation assets	-	0		-	0		-	0	-	-	
	IRB TOTAL	0.0%	20	59.2%	0.0%	20	55.1%	0.0%	21	51.8%	0.0	0%
1 Computed as: Stock of provisions for defaulted stock / de	efault stock (as defined in paragraphs 59 and 61 of the Methodological note)											

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0			0	•	-	0	
0.0%	0	6.7%	0.0%	1	7.2%	0.0%	1	7.2
0.0%	20	60.8%	0.0%	21	57.9%	0.0%	22	55.5
0.1%	1	28.1%	0.0%	1	28.7%	0.0%	2	28.9
0.0%	19	63.4%	0.0%	19	62.2%	0.0%	19	61.1
0.0%	0	38.7%	0.0%	0	38.7%	0.0%	0	38.7
-	0	-	-	0	-	-	0	-
-	0		-	0		-	0	-
-	0		-	0		-	0	-
0.0%	0	38.7%	0.0%	0	38.7%	0.0%	0	38.7
-	0		-	0		-	0	-
-	0	-	-	0	-	-	0	
-	0	-	-	ō	-	-	0	-
-	0	-	-	0	-	-	0	
	-							
-	0		-	0	-	-	0	-
0.0%	20	55.5%	0.0%	21	50.4%	0.0%	22	47.39

33.6% 43.0% 39.1% 57.1% 46.1% 31.8%

31.8% 39.4% 54.9% 54.9% 100.0% 77.4% 43.0%

3,75

2016 EU-wide Stress Test:

Credit risk IRB

Norddeutsche Landesbank Girozentrale

						Baseline Sce	nario								Adverse Sce	nario		
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	16		31/12/20	17		31/12/2
		Impairment					Coverage Ratio -				Impairment				Stock of	Coverage Ratio -		
	(min EUR, %)	rate	Provisions	Default Stock ¹		Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		Provisions	Default Stock ¹			Default Stock ¹	rate	Provisions
	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	
	Institutions	0.0%	0	35.6%	0.0%	0	36.0%	0.0%	0	36.0%	0.0%	0	35.7%	0.0%	1	36.0%	0.0%	
	Corporates	0.1%	23	42.9%	0.1%	25	39.7%	0.1%	27	38.0%	0.1%	24	41.5%		27	38.3%	0.1%	2
	Corporates - Of Which: Specialised Lending	0.1%	22	43.4%	0.1%	24	40.4%	0.1%	25	38.7%	0.1%	23	42.5%	0.1%	25	39.3%	0.1%	2
	Corporates - Of Which: SME	0.1%	0	31.1%	0.1%	0	32.5%	0.1%	1	32.9%	0.2%	0	36.3%	0.2%	1	37.6%	0.1%	
	Retail	0.1%	0	38.1%	0.1%	0	38.1%	0.1%	0	38.1%	0.1%	0	38.1%	0.1%	0	38.1%	0.2%	
	Retail - Secured on real estate property		0			0			0			0		-	0			
	Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-		0	-	-	0	-		
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME		0	-		0		-	0			0	-	-	0			
oniced rangaoin	Retail - Qualifying Revolving	0.1%	0	38.1%	0.1%	ō	38.1%	0.1%	0	38.1%	0.1%	0	38.1%	0.1%	0	38.1%	0.2%	
	Retail - Other Retail		0			0			0			0			0			
	Retail - Other Retail - Of Which: SME		0	-		ō		-	0			0	-	-	0			
	Retail - Other Retail - Of Which: non-SME					0			0			0			0			
	Equity		0	-		ō		-	0			0	-	-	0			
	Securitisation		-															
	Other non-credit obligation assets		0			0			0			0			0			
	IRB TOTAL	0.1%	23	42.8%	0.1%	25	39.7%	0.1%	27	38.0%	0.1%	24	41.5%	0.1%	27	38.2%	0.1%	3

			31/12/20	16		31/12/20	17		31/12/201	.8
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -			Coverage Ratio
	(min EUR, %)	rate	Provisions		rate	Provisions			Provisions	Default Stock ¹
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0
	Institutions	0.0%	0	53.7%	0.0%	0	57.8%	0.0%	0	59.6
	Corporates	1.1%	242	38.7%	0.6%	255		0.5%	264	37.9
	Coroorates - Of Which: Soecialised Lending	2.5%	212		2.3%	222		2.0%	230	40.3
	Corporates - Of Which: SME	0.9%	18	17.3%	0.0%	19	18.4%	0.0%	19	18.6
	Retail	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Equity	-	0	-	-	0		-	0	
	Securitisation									
	Other non-credit obligation assets		0			0		-	0	
	IRB TOTAL	1.0%	242	38.7%	0.6%	255	38.3%	0.5%	265	37.99

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0
0.0%	0	47.2%	0.0%	0	50.6%	0.0%	0	52.8
1.3%	245	39.0%	0.7%	258	38.5%	0.5%	268	38.1
2.5%	209	41.0%	2.2%	219	40.2%	2.0%	227	39.0
1.3%	22	22.7%	0.1%	23	23.8%	0.1%	24	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	-	-	ó	
	0			0	-		0	
1.2%	245	39.0%	0.6%	258	38.5%	0.5%	268	38.1

36.2% 36.6% 37.6% 38.0% 38.1%

38.1%

27

			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	14.3%	0.0%	0	14.5%	0.0%	0	14.6%
	Corporates	0.2%	15	53.1%	0.2%	18	46.4%	0.2%	21	42.8%
	Corporates - Of Which: Specialised Lending	1.0%	3	25.8%	0.8%	4	27.0%	0.8%	6	27.5%
	Corporates - Of Which: SME	0.0%	10	69.8%	0.0%	11	65.9%	0.1%	11	62.5%
	Retail	0.0%	0	23.0%	0.0%	0	23.0%	0.0%	0	23.0%
	Retail - Secured on real estate property	0.0%	0	23.0%	0.0%	0	23.0%	0.0%	0	23.0%
	Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	23.0%	0.0%	0	23.0%	0.0%	0	23.0%
	Retail - Oualifving Revolving		0	-	-	0	-	-	0	-
	Retail - Other Retail		0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SMF		0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%
	Securitisation									
	Other non-credit obligation assets	-	0		-	0		-	0	-
	TRB TOTAL	0.1%	15	52.9%	0.1%	18	46.2%	0.1%	21	42.6%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.04
0.0%	0	14.2%	0.0%	0	14.4%	0.0%	0	14.50
0.3%	16	52.4%	0.3%	21	46.2%	0.3%	25	43.49
1.4%	3	28.2%	1.2%	6	29.4%	0.9%	7	30.04
0.1%	11	70.9%	0.1%	11	66.6%	0.1%	12	63.04
0.0%	0	25.3%	0.0%	0	26.6%	0.0%	0	26.69
0.0%	0	25.3%	0.0%	0	26.6%	0.0%	0	26.6
-	0	-	-	0	-	-	0	
0.0%	0	25.3%	0.0%	0	26.6%	0.0%	0	26.6
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0
-	0	-	-	0	-	-	0	
0.2%	17	51.8%	0.2%	21	45.6%	0.2%	25	42.9

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -		Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0%
	Institutions		0	-	-	0	-	-	0	
	Corporates	1.6%	185	37.6%	1.4%	203		1.4%	219	34.4%
	Comprates - Of Which: Specialised Lending	1.6%	184	37.6%	1.4%	201	35.9%	1.3%	216	34.5%
	Corporates - Of Which: SME	9,4%	0	45.2%	12.3%	0	48.8%	16.1%	0	50.1%
	Retail		0	-	-	0	-	-	0	
	Retail - Secured on real estate property		0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	
Marshall Islands	Retail - Secured on real estate property - OF Which: pop-SME		0	-	-	0	-	-	0	
	Retail - Qualifying Revolving		0			0	-		0	
	Retail - Other Retail		ō	-	-	ō	-	-	ō	
	Retail - Other Retail - Of Which: SME		0			0	-		0	
	Retail - Other Retail - Of Which: non-SME		0	-	-	0	-	-	0	
	Fauity		0	-	-	0	-	-	0	
	Securitisation		-			-			_	
	Other non-credit obligation assets		0	-		0			0	
	IRB TOTAL	1.4%	186	37.6%	1.3%	203	35.8%	1.2%	219	34.4%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
0.0%	0	5.0%	0.0%	0	5.0%	0.0%	0	5.0
-	0	-	-	0	-	-	0	
1.9%	186	36.0%	1.6%	205	33.9%	1.4%	220	32.6
1.8%	184	36.0%	1.6%	203	33.9%	1.3%	217	32.6
11.0%	0	49.2%	16.5%	0	52.3%	25.0%	0	53.5
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0	-	-	0	
	ō	-	-	0	-	-	ō	
	0	-		, o		-	ō	
	-							
	0			0		-	0	
1.6%	186	35.9%	1.4%	205	33.9%	1.2%	221	32.5

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in parapraphs 59 and 61 of the Methodological note)

EBA EUROPEAN BANKING AUTHORITY

2016 EU-wide Stress Test:

Credit risk IRB

Norddeutsche Landesbank Girozentrale

						Baseline Sce	nario								Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	16		31/12/20	117		31/12/20	18
	(min EUR, %)	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment					
		rate	Provisions	Default Stock*	rate	Provisions			Provisions			Provisions			Provisions		rate	Provisions	Def
	Central banks and central governments	0.0%	5	40.0%	0.0%	5	40.0%	0.0%	5	40.0%	0.0%	5	40.0%	0.0%	5	40.0%	0.0%	, 6	-
	Institutions	0.0%	0	33.7%	0.0%	0	34.0%	0.0%	0	34.1%	0.1%	0	33.7%	0.1%	0	34.0%	0.0%	, 0	-
	Corporates	0.1%	1	42.2%	0.1%	1	45.3%	0.1%	1	46.3%	0.2%	1	46.5%	0.2%	1	49.4%	0.2%	, 2	-
	Cornorates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0		-	. 0	-
	Corporates - Of Which: SME	0.0%	0	21.9%	0.0%	0	22.7%	0.0%	0	22.9%	0.0%	0	28.2%	0.0%	0	28.9%	0.0%	. 0	-
	Retail	2.4%	0	35.8%	3.1%	0	35.8%	3.5%	0	35.8%	2.7%	0	35.8%	3.8%	0	35.8%	5.0%	. 0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
Austria	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	. 0	1
	Retail - Oualifving Revolving		0	-	-	0	-	-	0	-	-	0	-	-	0		-	. 0	1
	Retail - Other Retail	2.4%	0	35.8%	3.1%	0	35.8%	3.5%	0	35.8%	2.7%	0	35.8%	3.8%	0	35.8%	5.0%	. 0	1
	Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	-	-	0	-	-	0		-	. 0	1
	Retail - Other Retail - Of Which: non-SME	2.4%	0	35.8%	3.1%	0	35.8%	3.5%	0	35.8%	2.7%	0	35.8%	3.8%	0	35.8%	5.0%	. 0	1
	Equity		0	-	-	0	-	-	0	-	-	0	-	-	0		-	. 0	1
	Securitisation																	1	
	Other non-credit obligation assets		0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	. 0	1
	IRB TOTAL	0.1%	6	40.1%	0.1%	7	40.5%	0.1%	7	40.8%	0.1%	6	40,4%	0.1%	7	41.1%	0.1%	. 8	

			31/12/20	16		31/12/20	17		31/12/201	8
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	0.0%	0	30.5%	0.0%	0	32.9%	0.0%	0	33.7%
	Institutions	0.0%	0	31.2%	0.0%	0	31.4%	0.0%	0	31.5%
	Corporates	0.0%	1	27.3%	0.0%	1	28.3%	0.0%	2	28.7%
	Corporates - Of Which: Specialised Lending	0.0%	0	24.5%	0.0%	1	25.2%	0.0%	1	25.5%
	Corporates - Of Which: SME	0.0%	0	10.1%	0.0%	0	10.8%	0.0%	0	11.0%
	Retail	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0		-	0	-
Canada	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Oualifving Revolving	-	0	-	-	0		-	0	-
	Retail - Other Retail		0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0		-	0	-
	Equity		0	-	-	0	-	-	0	-
	Securitisation									
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	
	IRB TOTAL	0.0%	1	27.4%	0.0%	1	28.5%	0.0%	2	28.9%

					Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
Impairme rate		Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0%6	0	30.5%	0.0%	0	32.9%	0.0%	0	33.7%
	0%6	0	31.2%	0.0%	0	31.4%	0.0%	0	31.6%
	1%	1	31.9%	0.0%	1	33.0%	0.0%	2	33.4%
	1%	1	29.6%	0.1%	1	30.4%	0.1%	1	30.7%
0.	0%6	0	14.7%	0.1%	0	17.0%	0.1%	0	17.5%
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	
	-	0			0	-		0	
0.0	19%	1	31.9%	0.0%	1	33.0%	0.0%	2	33.4%

34.1% 50.3% 29.1% 35.8% 35.8% 35.8%

			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	-	0	-	-	0	-	-	0	
	Institutions	0.0%	0	8.1%	0.0%	0	8.2%	0.0%	0	8.29
	Comorates	0.2%	3	12.9%	0.1%	4	13.6%	0.1%	5	13.9
	Corporates - Of Which: Specialised Lending	0.2%	2	11.8%	0.1%	3	12.2%	0.1%	4	12.4
	Corporates - Of Which: SME	16.6%	0	45.2%	22.7%	0	49.5%	26.3%	0	51.2
	Retail		0	-	-	0	-	-	0	
	Retail - Secured on real estate property		0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SMF		0	-	-	0	-	-	0	
Ireland	Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-	-	0	
	Retail - Qualifying Revolving		0	-	-	0	-	-	0	
	Retail - Other Retail		0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME		0	-	-	0		-	0	
	Equity		0			0	-		0	
	Securitisation									
	Other non-credit obligation assets		0			0	-	-	0	
	IRB TOTAL	0.2%	3	12.8%	0.1%	4	13.5%	0.1%	5	13.8

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0	-		0			0	
0.1%	0	8.1%	0.1%	0	8.2%	0.0%	0	8.29
0.3%	3	15.8%	0.2%	5	16.5%	0.2%	7	16.89
0.3%	3	14.4%	0.2%	5	14.9%	0.2%	6	15.19
20.7%	0	49.2%	29.5%	0	53.0%	30.9%	0	55.19
	0			0			0	
	ō			ō			ō	
	0			0			0	
	ō			ō			0	
	ő			ő			0	
							0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
	0	-		0	-		0	
0.3%	4	15.5%	0.2%	5	16.1%	0.2%	7	16.5%





Norddeutsche Landesbank Girozentrale

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	5,205	0	214	0	6	0	0.04
	Regional governments or local authorities	33,125		220	0	18	0	0.0
	Public sector entities	10,833	0	264	0	11	0	0.0
	Multilateral Development Banks	925	0	0	0	0	0	0.0
	International Organisations	2,692	0	0	0	0	0	0.0
	Institutions	12,944	0	83	0	4	0	36.9
	Corporates	3,608	40	2,768	59	17	63	22.9
	of which: SME	330	5	77	6	0	2	21.9
Norddeutsche Landesbank	Retail	295	11	221	13	2	40	74.5
	of which: SME	17	0	13	0	0	0	0.0
Girozentrale	Secured by mortgages on immovable property	502	0	177	0	1	0	0.0
	of which: SME	101	0	26	0	0	0	0.0
	Items associated with particularly high risk Covered bonds	34 214	0	51 41	0	1	0	0.0
		214	0	41	0	1	U	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0	0	0	U	0.0
	Equity	1.103	11	1,469	0	0	0	0.0
	Securitisation	1,105	11	1,409	0	0	0	0.0
	Other exposures	91		105	0		0	0.0
	Standardised Total	71.573	237	5.611	72	63	104	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	Central governments or central banks	1,802	0	0	0	3	C	0.0
	Regional governments or local authorities	31,858	0	24	0	18	0	0.0
	Public sector entities	9,929	0	4	0	5	0	0.0
	Multilateral Development Banks	0	0	0	0	0	0	0.
	International Organisations	0	0	0	0	0	0	0.
	Institutions	12,787	0	61	0	4	0	43.
	Corporates	2,024	18	1,639	25	10	55	22.
	of which: SME	146	5	75	6	0	2	21.
	Retail	293	11	220	13	2	40) 74.
Germany	of which: SME	17	0	13	0	0	0	0.
Oermany	Secured by mortgages on immovable property	494	0	165	0	1	0	0.
	of which: SME	101	0	25	0	0	0	0.
	Items associated with particularly high risk	31	0	46	0	1	0	0.
	Covered bonds	26	0	3	0	0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.
	Equity	1,067	4	1,388	0	0	0	0.
	Securitisation							
	Other exposures	16	0	16	0	0	0	0.
	Standardised Total	60,326	33	3,567	37	43	96	31.5

Standardised Total ¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	164	0	0	0	0 0	C	0.0
	Regional governments or local authorities	279	0	108	0	0	0	0.0
	Public sector entities	904	0	260	0	6	0	0.0
	Multilateral Development Banks	0	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	0	0	0	0	0	0	0.0
	Corporates	149	0	149	0	1	0	0.0
	of which: SME	0	0	0	0	0	0	0.0
	Retail	0	0	0	0	0	0	0.0
United States	of which: SME	0	0	0	0	0	0	0.0
United States	Secured by mortgages on immovable property	1	0	0	0	0	0	0.0
	of which: SME	0	0	0	0	0	0	0.0
	Items associated with particularly high risk	0	0	0	0	0	0	0.0
	Covered bonds	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	C	0.0
	Equity	0	7	0	0	0	0	0.0
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0
	Standardised Total	1,498	7	518	0	6	0	0.09



Norddeutsche Landesbank Girozentrale

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	166	(0	C	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	C	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	130	0	40	0	0	0	0.09
	of which: SME	70	0	0	0	0	0	0.09
	Retail	0	0	0	0	0	0	0.0%
France	of which: SME	0	0	0	0	0	0	0.0%
Trance	Secured by mortgages on immovable property	1	0	0	0	0	0	0.09
	of which: SME	0	0	0	0	0	0	0.09
	Items associated with particularly high risk	0	0	0	C	0	0	0.09
	Covered bonds	0	0	0	C	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	(0	0	0.0%
	Standardised Total	297	0	40	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	68	0	0	0	0	(0.0
	Regional governments or local authorities	0	0	0	0	0	(0.0
	Public sector entities	0	0	0	0	0	(0.0
	Multilateral Development Banks	0	0	0	0	0	(0.0
	International Organisations	0	0	0	0	0	(0.0
	Institutions	0	0	0	0	0	(0.0
	Corporates	256	0	144	0	0	(0.
	of which: SME	0	0	0	0	0	(0.
	Retail	0	0	0	0	0	(0.
United Kingdom	of which: SME	0	0	0	0	0	(0.
Onited Kingdom	Secured by mortgages on immovable property	1	0	0	0	0	(0.
	of which: SME	0	0	0	0	0	(0.
	Items associated with particularly high risk	3	0	5	0	0	(0.
	Covered bonds	0	0	0	0	0	(0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	(0.0
	Equity	0	0	0	0	0	(0.0
	Securitisation							
	Other exposures	0		0	0	0	(0.0
	Standardised Total	327	0	148	0	0	0	0.0

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	79	0	0	0	0	0	0.0%
	Regional governments or local authorities	159	0	0	0	0 0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.09
	International Organisations	0	0	0	0	0	0	0.09
	Institutions	0	0	0	0	0	0	0.09
	Corporates	166		67	0	0	3	46.49
	of which: SME	99	0	0	0	0	0	0.09
	Retail	0	0	0	0	0	0	0.09
Netherlands	of which: SME	0	0	0	0	0	0	0.09
neuleilailus	Secured by mortgages on immovable property	0	0	0	0	0	0	0.09
	of which: SME	0	0	0	0	0	0	0.09
	Items associated with particularly high risk	0	0	0	0	0	0	0.09
	Covered bonds	0	0	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.09
	Equity	21	0	21	0	0 0	0	0.09
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.09
	Standardised Total	425	0	88	0	0	3	46.4%



Norddeutsche Landesbank Girozentrale

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	61	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	140	0	16	0	0	0	0.0%
	Corporates	254	0	162	0	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
Luxembourg	of which: SME	0	0	0	0	0	0	0.0%
Eaxembourg	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	3		8	0	0	0	0.0%
	Securitisation							
	Other exposures	74	(83	0	2	0	0.0%
	Standardised Total	532	0	269	0	3	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	Central governments or central banks	0	0	0 0	0	0	C	0.
	Regional governments or local authorities	0	0	0	0	0	C	0.
	Public sector entities	0	0	0	0	0	C	0
	Multilateral Development Banks	0	0	0	0	0	C	0
	International Organisations	0	0	0	0	0	C	0
	Institutions	0	0	0	0	0	C	0
	Corporates	29	0	29	0	0	C	0
	of which: SME	0	0	0	0	0	C	0
	Retail	0	0	0	0	0	C	0
Marshall Islands	of which: SME	0	0	0	0	0	C	0
	Secured by mortgages on immovable property	0	0	0	0	0	C	0
	of which: SME	0	0	0	0	0	C	0
	Items associated with particularly high risk	0	0	0	0	0	C	0
	Covered bonds	0	0	0	0	0	C	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	C	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0
	Equity	0		0	0	0	C	0
	Securitisation			-				-
	Other exposures	0	0	0	0	0	0	0
	Standardised Total	29	0	29	0	0	0	0.

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	756	0	0	0	0		D 0.0%
	Regional governments or local authorities	93	176	0	0	0		0.0%
	Public sector entities	0	0	0	0	0		0.0%
	Multilateral Development Banks	0	0	0	0	0		0.09
	International Organisations	0	0	0	0	0		0.09
	Institutions	4	0	1	0	0		D 0.09
	Corporates	4	0	3	0	0		0.09
	of which: SME	0	0	0	0	0		0.09
	Retail	0	0	0	0	0		0.09
Austria	of which: SME	0	0	0	0	0		D 0.09
Austria	Secured by mortgages on immovable property	0	0	0	0	0		0.04
	of which: SME	0	0	0	0	0		0.09
	Items associated with particularly high risk	0	0	0	0	0		0.0
	Covered bonds	0	0	0	0	0		0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0		D 0.09
	Collective investments undertakings (CIU)	0	0	0	0	0		0.09
	Equity	0	0	0	0	0		0.09
	Securitisation							
	Other exposures	0	0	0	0	0		D 0.09
	Standardised Total	858	176	4	0	0		0.0%



Norddeutsche Landesbank Girozentrale

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	0	(0	0	0	0	0.0%
	Regional governments or local authorities	11	(6	0	0	0	0.0%
	Public sector entities	0	(0	0	0	0	0.0%
	Multilateral Development Banks	0	(0	0	0	0	0.0%
	International Organisations	0	(0	0	0	0	0.0%
	Institutions	1	(0	0	0	0	0.0%
	Corporates	5	(5	0	0	0	0.0%
	of which: SME	0	(0	0	0	0	0.0%
	Retail	0	(0	0	0	0	0.0%
Canada	of which: SME	0	(0	0	0	0	0.0%
Cunudu	Secured by mortgages on immovable property	0	(0	0	0	0	0.0%
	of which: SME	0	(0	0	0	0	0.0%
	Items associated with particularly high risk	0	(0	0	0	0	0.0%
	Covered bonds	0	(0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	(0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	(0	0	0	0	0.0%
	Equity	0	(0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	(0	0	0	0	0.0%
	Standardised Total	17		11	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	296	0	27	0	0	(0.0
	Regional governments or local authorities	0	0	0	0	0	(0.0
	Public sector entities	0	0	0	0	0	0	0.0
	Multilateral Development Banks	0	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	0	0	0	0	0	0	0.0
	Corporates	281	0	281	0	1	0	0.0
	of which: SME	0	0	0	0	0	(0.0
	Retail	0	0	0	0	0	(0.0
Ireland	of which: SME	0	0	0	0	0	0	0.0
11 Cidiliu	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0
	of which: SME	0	0	0	0	0	0	0.0
	Items associated with particularly high risk	0	0	0	0	0	(0.0
	Covered bonds	0	0	0	0	0	(0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	(0.0
	Equity	0		0	0	0	(0.0
	Securitisation							
	Other exposures	0	(0	0	0	(0.0
	Standardised Total	577	0	308	0	1		0.09



Norddeutsche Landesbank Girozentrale

					1	Baseline Sce	enario								Adverse Sce	nario			
			31/12/20:	16		31/12/20	17		31/12/20	018		31/12/20	16		31/12/20	17		31/12/20	018
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	
	Central governments or central banks	0.0%	7	16.0%	0.0%	8	16.7%	0.0%	8	3 17.0%	0.0%	7	17.4%	0.0%	8	18.1%	0.0%	ç	9 18.4%
	Regional governments or local authorities	0.0%	47	40.0%	0.0%	49	40.0%	0.0%	51	40.0%	0.0%	48	40.0%	0.0%	50	40.0%	0.0%	52	2 40.0%
	Public sector entities	0.0%	13	39.6%	0.0%	15	42.7%	0.0%	17	43.8%	0.0%	13	39.6%	0.0%	15	42.7%	0.0%	17	7 43.8%
	Multilateral Development Banks	0.3%	0	31.8%	0.3%	1	33.7%	0.3%		34.4%	0.3%	0	31.8%			33.7%	0.3%	1	1 34.4%
	International Organisations	0.0%	0	6.3%	0.0%	C	6.7%	0.0%		6.8%	0.0%	0	6.3%	0.0%		6.7%	0.0%	0	0 6.8%
	Institutions	0.0%	5	25.9%	0.0%	6	26.2%	0.0%		25.8%	0.0%	5	25.5%	0.0%		25.7%	0.0%	7	7 25.5%
	Corporates	0.3%	93	24.6%	0.3%	106	25.9%	0.3%		3 27.0%	0.4%	99	25.6%	0.4%		27.5%	0.4%	131	1 28.9%
	of which: SME	0.3%	4	27.8%	0.3%	5	30.3%	0.3%		32.1%	0.4%	5	30.3%	0.4%		33.5%	0.5%	8	8 35.8%
Norddeutsche Landesbank	Retail	0.4%	43	73.2%	0.4%	44	72.2%	0.4%		5 71.3%	0.5%	43	73.3%	0.5%		72.3%	0.5%	46	6 71.3%
	of which: SME	1.2%	0	48.7%	1.1%	1	52.5%	1.0%		53.8%	1.3%	0	52.3%	1.4%		55.7%	1.4%	1	1 56.8%
Girozentrale	Secured by mortgages on immovable property	0.3%	2	27.2%	0.3%	4	27.9%			28.2%	0.4%	3	32.2%	0.4%		33.5%	0.5%		7 33.6%
	of which: SME	0.2%	0	14.6%	0.2%	1	16.0%	0.3%		16.6%	0.3%	0	18.6%	0.4%	1	20.3%	0.4%	1	1 20.5%
	Items associated with particularly high risk	5.3%	3	44.5%	5.0%	4	48.3%	5.7%		6 49.5%	7.4%	3	48.3%	6.4%	5	51.9%	6.4%	7	7 53.0%
	Covered bonds	0.1%	1	7.0%	0.1%	1	7.6%	0.1%	1	7.8%	0.2%	1	13.7%	0.2%	2	14.2%	0.2%	2	2 14.49
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	C	-		C			. 0	-		. 0	-	-	0	D
	Collective investments undertakings (CIU)	-	0	-	-	C	-		C			. 0	-		. 0	-	-	0	D
	Equity	0.1%	12	100.0%	0.1%	12	100.0%	0.1%	13	3 100.0%	0.1%	12	100.0%	0.1%	13	100.0%	0.1%	15	5 100.0%
	Securitisation																		
	Other exposures	0.0%	2	0.0%	0.0%	2	0.0%	0.0%	2	0.0% 35.0%	0.0%	2	0.0%	0.0%	2	0.0%	0.0%	2	2 0.0% 5 36.5%
	Standardised Total	0.0%	228	34.7%	0.0%	252	34.8%	0.0%	276	35.0%	0.1%	236	35.4%	0.1%	267	36.0%	0.1%	296	5 36.5%

Adverse Scenario

31/12/2017

21

87

183

0.0% 0.0% 0.0%

0.0% 0.4% 0.5% 1.4% 0.4% 0.4% 6.6% 0.0%

0.1

0.0%

Stock of Coverage Ratio

40.0% 40.0% 32.3%

21.6% 26.7% 33.4% 72.1% 55.7% 33.7% 20.3% 54.5% 27.2%

100.09

0.0% 35.9% 31/12/2018

Impairment Stock of Coverage Ratio

203

31/12/2018 ent Stock of Coverage Ratio

11

21

40.0% 40.0% 33.0%

21.5% 28.2% 35.9% 71.2% 56.8% 20.5% 55.6% 27.7%

100.0%

0.0% 36.9%

44.39

47.9%

49.1% -24.2%

100.0%

59.5%

0.0% 0.0% 0.0%

-0.0% 0.4% 1.0% 0.5% 1.4% 0.5% 0.4% 6.7% 0.0%

0.1%

0.0%

0.2%

0.3% -0.2%

0.1%

0.1%

0.2%

31/12/2016

 Stock of Provisions
 Coverage Ratio -Default Stock¹

 3
 40.0%

 19
 40.0%

 5
 30.2%

> -22.1% 25.0% 30.2% 73.2% 52.3% 32.4% 18.6% 50.6% 25.8%

100.09

0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario				
			31/12/20	16		31/12/20	17		31/12/20	18	
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairme
		rate	Provisions	Default Stock ¹	rate	Provisions			Provisions	Default Stock ¹	rate
	Central governments or central banks	0.0%	3	40.0%	0.0%	3	40.0%	0.0%	3	40.0%	0.0
	Regional governments or local authorities	0.0%	19	40.0%	0.0%	21	40.0%	0.0%	23		0.0
	Public sector entities	0.0%	5	30.2%	0.0%	5	32.3%	0.0%	5	33.0%	0.0
	Multilateral Development Banks		0	-	-	0	-	-	0	-	
	International Organisations		0	-	-	0	-		0	-	
	Institutions	0.0%	5	23.0%	0.0%	5	22.3%	0.0%	6	22.0%	0.0
	Corporates	0.3%	74	24.2%	0.3%	82	25.5%	0.3%	90	26.7%	0.
	of which: SME	0.7%	4	27.7%	0.7%	5	30.3%	0.7%	6	32.2%	0.0
	Retail	0.4%	43	73.1%	0.4%	44	72.1%	0.4%	45	71.2%	0.
Germany	of which: SME	1.2%	0	48.7%	1.1%	1	52.5%	1.0%	1	53.8%	1.3
Gernany	Secured by mortgages on immovable property	0.3%	2	27.4%	0.3%	4	28.1%	0.3%	5	28.5%	0.4
	of which: SME	0.2%	0	14.6%	0.2%	1	16.0%	0.3%	1	16.6%	0.3
	Items associated with particularly high risk	5.6%	3	46.8%	5.3%	4	50.7%	6.0%	6	51.9%	7.
	Covered bonds	0.0%	0	20.0%	0.0%	0	21.6%	0.0%	0	22.1%	0.0
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-		0	-	
	Collective investments undertakings (CIU)		0	-	-	0	-		0	-	
	Equity	0.1%	5	100.0%	0.1%	6	100.0%	0.1%	7	100.0%	0.
	Securitisation										
	Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0
	Standardised Total	0.0%	158	33.9%	0.0%	174	34.7%	0.0%	190	35.4%	0.0

						Baseline Sce	nario								Adverse Sce	nario	
			31/12/20	016		31/12/20	17		31/12/20	18		31/12/20	016		31/12/20	117	
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Imp
		rate	Provisions			Provisions	Default Stock ¹		Provisions		rate	Provisions			Provisions		/
	Central governments or central banks	0.0%	0	20.0%	0.0%	0	21.2%	0.0%	C	21.7%	0.0%	C	20.0%	0.0%	0	21.2%	1
	Regional governments or local authorities		0		-	0	-	-	C	-		C	- 1	-	0		-
	Public sector entities	0.2%	7	40.0%	0.2%	9	43.2%	0.2%	11	44.3%	0.2%	7	40.0%	0.2%	9	43.2%	د
	Multilateral Development Banks		0) .	-	0	-	-	C	-	-	0	- 1	-	0		
	International Organisations		0		-	0	-	-	C	-		0	-)	-	0		-
	Institutions				-	0	-	-	C	-	-	0	- 1	-	0		
	Corporates	0.3%	1	39.4%	0.3%	2	42.4%	0.3%	3	43.4%	0.4%	1	44.6%	0.4%	2	47.1%	٥
	of which: SME				-	0	-	-	C	-	-	0	- 1	-	0		
	Retail	0.1%		45.0%	0.1%	0	45.0%	0.1%	C	45.0%	0.1%	0	49.1%	0.1%	0	49.1%	٥
United States	of which: SME				-	0	-	-	0	-		0	- 1	-	0		-
United States	Secured by mortgages on immovable property	0.0%		16.9%	0.0%	0	16.9%	0.1%	C	16.9%	0.1%	0	22.3%	0.1%	0	23.9%	
	of which: SME				-	0	-	-	0	-		0	- 1	-	0		-
	Items associated with particularly high risk		0		-	0	-	-	C	-	-	0		-	0		-
	Covered bonds				-	0	-	-	0	-		0		-	0		-
	Claims on institutions and corporates with a ST credit assessment		0		-	0	-	-	c	-	-	c		-	0		-
	Collective investments undertakings (CIU)				-	0	-	-	C	-		0	- 1	-	0		-
	Equity	0.1%	7	100.0%	0.1%	7	100.0%	0.1%	7	100.0%	0.1%	7	7 100.0%	0.1%	7	100.0%	
	Securitisation																1
	Other exposures		0		-	0	-	-	C	-		0		-	0		-
	Standardised Total	0.2%	15	71.1%	0.2%	18	62,9%	0.2%	21	58.8%	0.2%	15	71.2%	0.2%	18	63.4%	



Norddeutsche Landesbank Girozentrale

						Baseline Sce	enario			
			31/12/20	16		31/12/20	017		31/12/20	18
		Impairment	Stock of	Coverage Ratio -		Stock of				Coverage Ratio
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		Provisions	Default Stock
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0
	Regional governments or local authorities		0	-	-	0	- 10	-	0	
	Public sector entities		0	-	-	0	- 1	-	0	
	Multilateral Development Banks		0	-	-	0	- 10	-	0	
	International Organisations		0	-	-	0	- 10	-	0	
	Institutions		0	-	-	0	- 1	-	0	
	Corporates	0.1%	0	40.1%	0.1%	0	42.4%	0.1%	0	43.
	of which: SME	0.0%	0	32.8%	0.0%	0	34.1%	0.0%	0	34.
	Retail	0.0%	0	42.8%	0.0%	0	43.1%	0.0%	0	43.
France	of which: SME		0	-	-	0	- 1	-	0	
Trance	Secured by mortgages on immovable property	0.2%	0	7.4%	0.3%	0	7.7%	0.3%	0	8.
	of which: SME		0	-	-	0	- 1		0	
	Items associated with particularly high risk		0	-	-	0	- 1		0	
	Covered bonds		0	-	-	0		-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	- 1	-	0	
	Collective investments undertakings (CIU)		0	-	-	0	- 1	-	0	
	Equity		0	-	-	0	- 1		0	
	Securitisation									
	Other exposures		0	-	-	0			0	
	Standardised Total	0.0%	0	36.5%	0.0%	0	38.4%	0.0%	0	39.

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.1%	0	43.5%	0.1%	0	45.8%	0.1%	0	46.6
0.1%	0	37.2%		0	38.4%	0.0%	0	38.9
0.0%	0	46.6%	0.0%	0	47.1%	0.0%	0	47.4
-	0	-	-	0	-	-	0	
0.5%	0	14.2%	0.6%	0	15.9%	0.8%	0	17.0
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
	0			0		-	0	
-	0		-	0	-	-	0	
0.1%	0	40.4%	0.1%	0	41.9%	0.1%	1	42.4

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central governments or central banks		0	-		0	-	-	0	
	Regional governments or local authorities		0	-	-	0	-	-	0	
	Public sector entities		0	-		0	-	-	0	
	Multilateral Development Banks		0	-	-	0	-	-	0	
	International Organisations		0	-		0	-	-	0	
	Institutions	0.0%	0	42.0%	0.0%	0	45.3%	0.0%	0	46.4
	Corporates	0.1%	0	16.6%	0.1%	0	18.0%	0.1%	1	18.6
	of which: SME		0	-		0	-	-	0	
	Retail	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0
United Kingdom	of which: SME		0	-		0	-	-	0	
	Secured by mortgages on immovable property	1.7%	0	22.0%	1.5%	0	21.9%	1.2%	0	21.8
	of which: SME		0	-		0	-	-	0	
	Items associated with particularly high risk	2.2%	0	20.0%	2.1%	0	21.7%	2.3%	0	22.2
	Covered bonds		0	-		0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-		0	-	-	0	
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	
	Equity		0	-		0	-	-	0	1
	Securitisation									
	Other exposures		0			0	-	-	0	
	Standardised Total	0.1%	0	17.9%	0.1%	1	19.2%	0.1%	1	19.7

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	
0.0%	0	46.1%	0.0%	0	49.2%	0.0%	0	50.3%
0.1%	0	24.6%	0.1%	1	26.2%	0.1%	1	26.7%
-	0	-	-	0	-		0	
0.0%	0	49.1%	0.0%	0	49.1%	0.0%	0	49.1%
-	0	-	-	0	-		0	
2.4%	0	27.5%	2.5%	0	29.4%	2.0%	0	30.3%
-	0	-	-	0	-		0	
4.0%	0	25.8%	3.8%	0	27.4%	3.6%	0	27.9%
-	0		-	0			0	
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
0.2%	1	25.2%	0.2%	1	26.7%	0.2%	1	27.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sco	enario				
			31/12/20	16		31/12/20)17		31/12/20	18	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate		Coverage Ratio - Default Stock ¹	Impairme rate
	Central governments or central banks	0.0%	0	40.0%	0.0%	(40.0%	0.0%	0	40.0%	(
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
	Public sector entities		0	-	-	0	-	-	0	-	
	Multilateral Development Banks		0	-	-	0	-	-	0	-	
	International Organisations		0	-	-	0	-	-	0	-	
	Institutions	0.0%	0	63.5%	0.0%	0	66.2%	0.0%	0	67.1%	0
	Corporates	0.4%	4	44.6%	0.4%	5	43.4%	0.4%	5	42.5%	
	of which: SME	0.0%	0	14.2%	0.0%	0	14.7%	0.0%	0	14.9%	
	Retail	0.0%	0	42.9%	0.0%	0	43.0%	0.0%	0	43.2%	
Netherlands	of which: SME		0	-	-	0	-	-	0	-	
methenanus	Secured by mortgages on immovable property	0.1%	0	9.6%	0.2%	0	10.3%	0.2%	0	10.8%	
	of which: SME	0.2%	0	20.1%	0.2%	0	21.5%	0.3%	0	21.9%	
	Items associated with particularly high risk		0		-	0	-	-	0		
	Covered bonds		0	-	-	0	-	-	0	-	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-	
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-	
	Equity	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%	(
	Securitisation										
	Other exposures		0	-	-	0		-	0		
	Standardised Total	0.2%	4	44.7%	0.2%	5	43.5%	0.2%	5	42.7%	0.

				Adverse Scer	iario			
	31/12/20	16		31/12/20:	17		31/12/20:	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.0%	0	67.8%	0.0%	0	70.0%	0.0%	0	70.8%
0.5%	4	45.2%	0.5%	5	44.6%	0.5%	6	44.1%
0.0%	0	19.7%	0.0%	0	20.3%	0.0%	0	20.5%
0.0%	0	46.8%	0.0%	0	47.1%	0.0%	0	47.4%
-	0	-	-	0	-	-	0	
0.2%	0	12.7%	0.3%	0	14.1%	0.4%	0	15.5%
0.2%	0	23.8%	0.4%	0	25.7%	0.6%	0	26.9%
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%
	0			0			0	
0.3%	4	45.4%	0.3%	5	44.8%	0.3%	6	44.4%



Norddeutsche Landesbank Girozentrale

						Baseline Sce	nario								Adverse Sc	enario			
			31/12/20)16		31/12/20	17		31/12/20	018		31/12/20	16		31/12/2	017		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%) -	0.09	6 0	-	0.0%	T OT SIGNS) -	0.0%		Dendare beoek
	Regional governments or local authorities		0		-	d	-	-	0			- 0		-		- D	-	0	
	Public sector entities		0		-	C	-	-	0	- 1		- 0		-		- D	-	0	
	Multilateral Development Banks		0		-	C	-	-	0	- 1		- 0		-		- D	-	0	
	International Organisations		0		-	C	-	-	0	- 1		- 0		-		- D	-	0	
	Institutions	0.0%	0	28.5%	0.0%	C	29.6%	0.0%	0	30.1%	0.09	6 0	31.0%	0.0%		32.0%	0.0%	0	32.39
	Corporates	0.3%	2	41.9%	0.2%	3	45.1%	0.2%	3	46.2%	0.49	6 2	45.3%	0.3%		48.1%	0.3%	4	48.9
	of which: SME		0	-	-	C	-	-	0	- 1		- 0		-		D -	-	0	
	Retail		0	-	-	C	-	-	0	- 1		- 0		-		D -	-	0	
Luxembourg	of which: SME		0	-	-	C	-	-	0	- 1		- 0		-		D -	-	0	
Luxembourg	Secured by mortgages on immovable property	0.0%	0	23.9%	0.0%	C	23.9%	0.0%	0	23.9%	0.09	6 0	31.2%	0.0%		34.8%	0.0%	0	34.7
	of which: SME		0		-	0	-	-	0	- 1		- 0		-		D -	-	0	
	Items associated with particularly high risk		0	-	-	C	-	-	0	- 1		- 0		-		D -	-	0	
	Covered bonds		0	-	-	C	-	-	0	- 1		- 0		-		D -	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	- 10		- 0	-	-		D -	-	0	
	Collective investments undertakings (CIU)		0	-	-	C	-	-	0	- 1		- 0		-		D -	-	0	
	Equity	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%	0.19	6 0	100.0%	0.1%		0 100.0%	0.1%	(100.04
	Securitisation																		
	Other exposures	0.0%	2	0.0%	0.0%	2	0.0%	0.0%		2 0.0%	0.09	6 2	0.0%	0.0%		2 0.0%	0.0%	2	0.0
	Standardised Total	0.1%	4	41.9%	0.1%	5	45.1%	0.1%	5	46.2%	0.2%	o 4	45.3%	0.2%		5 48.1%	0.2%	6	48.99

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of Provisions	Coverage Ratio -		Stock of Provisions	Coverage Ratio -		Stock of	Coverage Ratio
	Central governments or central banks	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
	Regional governments or local authorities					0			ő	
	Public sector entities		. 0		-	0		-	ő	
	Multilateral Development Banks			-	-	0	-	-	0	
	International Organisations			-	-	0		-	0	
	Institutions			-	-	0		-	0	
	Corporates	0.3%	0	30.0%	0.3%	0	32.4%	0.3%	0	33
	of which: SME		. 0	-	-	0	-	-	0	
	Retail		. 0	-	-	0	-	-	0	
Marshall Islands	of which: SME		. 0	-	-	0	-	-	0	
Mai Shali ISlahus	Secured by mortgages on immovable property		. 0	-	-	0	-	-	0	
	of which: SME		. 0	-	-	0	-	-	0	
	Items associated with particularly high risk		. 0	-	-	0	-	-	0	
	Covered bonds		. 0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		. 0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)		. 0	-	-	0	-	-	0	
	Equity		0	-	-	0	-	-	0	1
	Securitisation									
	Other exposures		0	-	-	0	-	-	0	
	Standardised Total	0.3%	0	30.0%	0.3%	0	32.4%	0.3%	0	33.

			nario	Adverse Scer				
18	31/12/20		17	31/12/20:		16	31/12/201	
Coverage Ratio - Default Stock ¹	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock ¹	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock ¹	Stock of Provisions	Impairment rate
	0	-		0	-		0	
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
38.04	0	0.3%	37.3%	0	0.3%	35.0%	0	0.3%
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0			0			0	
	0	-	-	0	-	-	0	-
38.0%	0	0.3%	37.3%	0	0.3%	35.0%	0	0.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario							
			31/12/20	16		31/12/20	17		31/12/20	18			31/12/20	16
		Impairment		Coverage Ratio -						Coverage Ratio -	I		Stock of	
			Provisions	Default Stock ¹		Provisions	Default Stock ¹		Provisions	Default Stock ¹			Provisions	Det
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%		0.0%	0	
	Regional governments or local authorities	0.0%	27	40.0%	0.0%	27	40.0%	0.0%	27	40.0%		0.0%	27	
	Public sector entities	-	0	-	-	0	-	-	0	-		-	0	
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-		-	0	
	International Organisations	-	0	-	-	0	-	-	0	-		-	0	
	Institutions	0.0%	0	31.0%	0.0%	0	33.5%	0.0%	0	34.3%		0.0%	0	
	Corporates	0.2%	0	45.0%	0.2%	0	48.4%	0.2%	0	49.5%		0.2%	0	
	of which: SME	-	0		-	0			0	-		-	0	
	Retail	0.8%	0	70.6%	0.8%	0	75.9%	0.8%	0	77.5%		0.9%	0	
Austria	of which: SME	-	0	-	-	0	-		0	-		-	0	
Ausula	Secured by mortgages on immovable property	0.1%	0	27.7%	0.1%	0	29.7%	0.2%	0	30.3%		0.1%	0	
	of which: SME	0.1%	0	27.7%	0.1%	0	29.7%	0.2%	0	30.3%		0.1%	0	
	Items associated with particularly high risk	-	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	
	Equity		0		-	0			0	-			0	
	Securitisation													
	Other exposures	-	0		-	0	-	-	0	-		-	0	
	Standardised Total	0.0%	27	40.0%	0.0%	27	40.0%	0.0%	27	40.0%		0.0%	27	

				Adverse Scel	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	0	40.0%		0	40.0%	0.0%	0	40.0%
0.0%	27	40.0%	0.0%	27	40.0%	0.0%	27	40.0%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.0%	0	32.4%	0.0%	0	34.7%	0.0%	0	35.5%
0.2%	0	48.7%	0.2%	0	51.9%	0.2%	0	53.0%
-	0	-	-	0	-	-	0	-
0.9%	0	72.8%	0.9%	0	77.5%	0.9%	0	78.9%
-	0	-	-	0	-	-	0	-
0.1%	0	32.9%	0.2%	0	35.9%	0.3%	0	36.5%
0.1%	0	32.9%	0.2%	0	35.9%	0.3%	0	36.5%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
	0			0			0	
	0			0			0	
0.0%	27	40.0%	0.0%	27	40.0%	0.0%	28	40.0%



Norddeutsche Landesbank Girozentrale

						Baseline Sce	nario							A	dverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	16		31/12/20	17		31/12/201	8
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		Stock of Provisions	Coverage Ratio - Default Stock ¹			Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions			Stock of Provisions	Coverage Ratio - Default Stock ¹			Coverage Ratio - Default Stock ¹
	Central governments or central banks	- Tate	0	Delault Stock	- Tate	0	Delault Stock	- Tate	0	Default Stock	Tate	0	Delault Stock	Tate -	0	- Delaure Stock	- Tate	0	- Delault Stock
	Regional governments or local authorities		ō		-	ō		-	ō	-		ō		-	õ		-	ō	
	Public sector entities		0		-	0		-	0	-		0		-	o		-	0	
	Multilateral Development Banks		0		-	0		-	0	-		0		-	o		-	0	
	International Organisations		0		-	0		-	0	-		0		-	o		-	0	
	Institutions	0.0%	0	37.9%	0.0%	0	40.9%	0.0%	0	41.9%	0.0%	0	42.4%	0.0%	o	45.2%	0.0%	0	46.1%
	Corporates	0.0%	0	48.5%	0.1%	0	52.2%	0.1%	0	53.5%	0.1%	0	52.2%	0.1%	0	55.7%	0.1%	0	57.0%
	of which: SME	-	0		-	0		-	0	-		0	-	-	0	-	-	0	
	Retail	0.1%	0	45.1%	0.1%	0	45.1%	0.1%	0	45.1%	0.1%	0	49.2%	0.1%	0	49.2%	0.1%	0	49.2%
Canada	of which: SME		0		-	0		-	0	-		0	-	-	0	-	-	0	
Callaua	Secured by mortgages on immovable property	0.2%	0	25.2%	0.2%	0	25.2%	0.3%	0	25.2%	0.3%	0	29.7%	0.4%	0	30.8%	0.5%	0	31.0%
	of which: SME	-	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	
	Securitisation																		
	Other exposures	-	0	-	-	0		-	0	-		0		-	0	-	-	0	
	Standardised Total	0.0%	0	44.9%	0.1%	0	48.0%	0.1%	0	49.0%	0.1%	0	48.9%	0.1%	0	51.7%	0.1%	0	52.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sco	enario			
			31/12/20	16		31/12/20)17		31/12/20	18
		Impairment		Coverage Ratio -					Stock of	Coverage Ratio
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central governments or central banks	0.1%	0	40.0%	0.1%	(40.0%	0.1%	0	40.0
	Regional governments or local authorities		0	-	-	0	- 1	-	0	
	Public sector entities		0	-	-	0	- 1	-	0	
	Multilateral Development Banks		0	-	-	0	- 1	-	0	
	International Organisations		0	-	-	0	- 1	-	0	
	Institutions		0	-	-	0	- 1	-	0	
	Corporates	0.4%	2	20.0%	0.4%	3	21.7%	0.4%	4	22.2
	of which: SME		0	-	-	0	- 1	-	0	
	Retail		0	-	-	0	- 1	-	0	
Ireland	of which: SME		0	-	-	0	- 1	-	0	
Inclana	Secured by mortgages on immovable property		0	-	-	0	- 1	-	0	
	of which: SME		0	-	-	0	- 1	-	0	
	Items associated with particularly high risk		0	-	-	0	- 1	-	0	
	Covered bonds		0	-	-	0	- 1	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0		-	0	
	Collective investments undertakings (CIU)		0	-	-	0	- 1	-	0	
	Equity		0		-				0	
	Securitisation									
	Other exposures		0	-	-	(-	0	
	Standardised Total	0.3%	2	20.5%	0.3%	3	22.1%	0.3%	4	22.5

			nario	Adverse Scen				
18	31/12/20		17	31/12/20		16	31/12/20	
Coverage Ratio	Stock of	Impairment	Coverage Ratio -	Stock of	Impairment	Coverage Ratio -	Stock of	Impairment
Default Stock ¹	Provisions	rate	Default Stock ¹	Provisions	rate	Default Stock ¹	Provisions	rate
40.05	0	0.1%	40.0%	0	0.1%	40.0%	0	0.1%
	0	-	-	0	-	-	0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
27.8	6	0.7%	27.3%	4	0.7%	25.8%	2	0.7%
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-		0	-		0	-
	0	-		0	-		0	-
	0	-		0	-		0	-
	0	-		0	-		0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-		0	-
28.2	7	0.5%	27.7%	5	0.6%	26.2%	2	0.6%



2016 EU-wide Stress Test: Securitisations

		21/12/2015		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	STA	0						
Exposure values	IRB	19,428						
	Total	19,428						
	STA	0	0	0	0	0	0	0
Risk exposure amounts	IRB	3,293	3,293	3,293	3,293	3,441	4,029	4,747
	Total	3,293	3,293	3,293	3,293	3,441	4,029	4,747
Impairments	Total banking book others than assessed at fair value	16	46	35	31	61	49	18



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross				EXPOSURES gross of provisions)			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		of provisions) (1)				1)			Derivatives with p	oositive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	306 0 1 0 108 585 1,000	306 0 1 0 0 108 585 1,000	0 0 1 0 0 1 87 89	0 0 0 0 0 0 0 0	0 0 0 0 32 16 48	0 0 0 0 0 0 0 0 0	306 0 0 0 75 483 863	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Belgium	50 139 82 0 166 0 181 617	25 138 82 0 166 0 181 591	0 88 82 0 166 0 134 470	0 0 0 0 0 0 0 0	0 0 0 0 46 46	0 0 0 0 0 0 0 0	25 50 0 0 0 0 0 75	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 100 0 0 0 100	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria	0 0 0 0 9 9 9	0 0 0 0 9 9	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 9 9	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Cyprus	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Czech Republic	0 0 34 0 0 3 4 3 4	0 0 34 0 0 0 3 4	0 0 34 0 0 0 34	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Denmark	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Estonia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross				EXPOSURES gross of provisions)			DIRECT	SOVEREIGN EXPOSU	IRES IN DERIVATIVE	is (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		of provisions) (1)				(1)			Derivatives with p	positive fair value	Derivatives with r	negative fair value	Derivatives with p	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland	0 13 0 50 106 0 169	0 13 0 50 106 0 169	0 0 0 50 106 0 156	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 13 0 0 0 0 0 13	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	France	0 0 7 0 72 0 0 79	0 0 7 0 72 0 0 0 79	0 7 0 55 0 0 62	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 17 0 1 7	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 25 0 0 0 25	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	2,130 2,958 2,089 991 7,771 12,562 5,077 33,578	1,785 2,958 2,089 991 7,771 12.562 5,077 33,233	891 1,380 1,586 699 1,933 3.935 467 10,891	0 0 0 115 347 0 462	2 1 0 34 220 569 697 1,522	0 0 0 0 0 0 0	892 1,577 502 258 5,502 7,712 3,914 20,357	850 0 422 8 372 2.898 188 4,739	5 0 4 1 30 338 40 419	0 9 80 42 20 550 358 1,059	0 -8 -7 -4 -8 -91 -118	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Croatia	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	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 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Hungary	0 0 27 86 0 0 0 113	0 0 27 86 0 0 0 113	0 0 27 86 0 0 0 113	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Ireland	0 0 0 22 0 10 32	0 0 0 22 0 10 32	0 0 0 0 22 0 0 0 22	0 0 0 0 0 0 0 0 0	0 0 0 0 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 46 167 0 0 0 212	0 0 0 0 0 0 0 0 0



	(min EUR)							31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Italy	10 2 17 208 154 60 605 1,056	10 2 17 208 154 60 605 1,056	10 2 17 208 154 60 605 1,056	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Latvia	1 3 0 14 20 21 59	1 3 0 14 20 21 59	0 0 0 0 0 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 3 0 14 20 21 59	0 0 0 0 0 0 0	0 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 10	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Lithuania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Luxembourg	0 0 0 47 0 47 0 47	0 0 0 47 0 4 7	0 0 0 47 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 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Malta	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Netherlands	0 0 74 52 314 0 440	0 0 74 52 314 0 440	0 0 0 74 0 265 0 339	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 52 49 0 101	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Poland	0 0 24 126 57 101 308	0 0 24 126 57 101 308	0 0 23 126 44 31 225	0 0 0 0 0 0 0 0 0 0	0 0 1 0 13 0 14	0 0 0 0 0 0 0 0 0	0 0 0 0 0 70 70	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR)							31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value)				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		of provisions) (1)				1)			Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Portugal	0 0 0 51 1 0 0 52	0 0 51 1 0 0 52	0 0 51 1 0 0 52	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 50 148 0 0 1 98	0 0 -1 0 0 0 - 2
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Romania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovakia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovenia	0 0 0 0 0 0 0 4 4	0 0 0 0 0 0 4 4 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 4 4	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Spain	9 8 61 1 19 0 141	9 8 43 61 1 19 0 141	9 8 43 9 1 17 0 88	0 0 0 0 0 0 0 0 0	0 0 0 0 1 0 1	0 0 0 0 0 0 0 0	0 0 52 0 0 0 52	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Sweden	0 16 9 0 0 11 36	0 16 0 9 0 0 11 36	0 16 0 9 0 0 0 25	0 0 0 0 0 0 0 0 0	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 11	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	United Kingdom	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(min EUR)							31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross				• EXPOSURES gross of provisions)			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with I	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Iceland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Liechtenstein	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Norway	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Australia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Canada	0 14 0 26 93 217 350	0 14 0 26 93 217 350	0 14 0 0 31 119 164	0 0 0 0 54 0 54	0 0 0 18 7 0 25	0 0 0 0 0 0 0 0	0 0 0 8 0 98 107	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Hong Kong	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Japan	0 0 0 0 246 246	0 0 0 0 246 246	0 0 0 0 0 226 226	0 0 0 0 0 0 0 0 0 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 19	0 0 0 0 0 0 0 0 0							



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value of				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		of provisions) (1)				1)			Derivatives with p	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	U.S.	8 25 79 58 70 328 792 1,360	8 25 79 58 70 328 792 1,360	0 0 23 0 0 131 107 261	0 0 0 0 0 140 140	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	8 25 56 58 70 197 544 959	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 46 0 29 0 75	0 0 0 0 0 0 0 0	0 0 34 53 159 74 319	0 0 0 -1 -1 -8 -8 -11
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 14 0 0 0 0 14	0 14 0 0 0 0 0 14	0 14 0 0 0 0 14	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 86 0 86	0 0 0 86 0 86	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 86 0 86	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	0 7 0 0 20 0 27	0 7 0 0 20 0 27	0 7 0 0 20 0 27	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
IO-3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Latin America and the Caribbean		0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0								



Norddeutsche Landesbank Girozentrale

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			(accounting value	EXPOSURES gross of provisions) (1)			DIRECT	SOVEREIGN EXPOSU					ES (3) (on and off Derivatives with 1	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Others	1 1 0 0 3 0 0 5 39.862	1 1 0 3 0 5 39,491	0 0 0 0 0 0 0 14.361	0 0 0 0 0 0 0 0 657	0 0 0 0 0 0 0 0 0 0 1.680	0 0 0 0 0 0 0 0 0	1 1 0 3 0 5 22.793	0 0 0 0 0 0 0 0 0 0 4.739	0 0 0 0 0 0 0 419	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 -118	0 0 0 0 0 0 0 210	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 7 30	0 0 0 0 0 0 0 0 -13

Notes, definitions and regions:

Notes, definitions and regions: (1) The ecosours remoted cover only exposures to central, regional and local oovernments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees. Exposures to central banks should not be included here. (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be constructed to be (include to be constructed to be (include)). (2) For expositions on FEA: Issue (include). Service (include to be constructed to be (include). (2) For expositions in HPT This should end to be included to be positions. (2) For expositions on FEA: Issue (include). Service (include). (2) For expositions (include). (3) For expositions (include). (4) Foreexpositions (include).



2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario			Adverse scenario	
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	52,137	52,509	52,551	52,593	54,943	55,351	54,614
Risk exposure amount for securitisations and re-securitisations	3,293	3,293	3,293	3,293	3,441	4,029	4,747
Risk exposure amount other credit risk	48,844	49,216	49,258	49,299	51,502	51,322	49,867
Risk exposure amount for market risk	4,118	4,118	4,118	4,118	4,906	4,922	4,933
Risk exposure amount for operational risk	5,238	5,276	5,238	5,238	5,238	5,238	5,238
Other risk exposure amounts	2,182	2,181	2,165	2,152	2,206	2,188	2,062
Total risk exposure amount	63,675	64,084	64,072	64,100	67,294	67,699	66,847



2016 EU-wide Stress Test - P&L

Norddeutsche Landesbank Girozentrale

		-	Baseline Scenario)		Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	1,986	1,793	1,866	1,806	1,191	1,403	1,348
Interest income	8,270	7,144	7,244	7,743	7,474	8,009	8,410
(Interest expense)	-6,284	-5,351	-5,378	-5,936	-6,284	-6,606	-7,062
Dividend income	22	22	22	22	4	4	4
Net fee and commission income	224	224	224	224	143	143	143
Gains or (-) losses on financial assets and liabilities held for trading, net	173	53	53	53	-1,071	39	39
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	218				644		
Other operating income not listed above, net	76	-42	-42	-42	-3	-42	-42
Total operating income, net	2,699	2,050	2,123	2,064	908	1,548	1,493
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-890	-1,037	-414	-366	-1,010	-641	-525
Other income and expenses not listed above, net	-963	-1,063	-1,063	-1,063	-1,298	-1,191	-1,191
Profit or (-) loss before tax from continuing operations	845	-49	647	635	-1,400	-284	-222
(Tax expenses or (-) income related to profit or loss from continuing operations)	-93	15	-194	-190	420	85	67
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	752	-35	453	444	-980	-199	-156
Attributable to owners of the parent	725	-33	437	428	-706	-192	-150
Amount of dividends paid	131	0	128	148	0	0	0
Attributable to owners of the parent net of estimated dividends	594	-33	309	280	-706	-192	-150

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).



2016 EU-wide Stress Test: Capital

Norddeutsche Landesbank Girozentrale

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	10,596	10,738	10,661	10,601	9,462	8,673	7,927
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,268	8,294	8,413	8,469	7,089	6,438	5,795
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,930	4,930	4,930	4,930	4,930	4,930	4,930
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	2,824	2,790	3,099	3,380	2,118	1,926	1,776
	A.1.3	Accumulated other comprehensive income	84	145	145	145	-64	-64	-64
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-8	-8	-8	-8	-377	-377	-377
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	93	93	93	93	-290	-290	-290
	A.1.4	Other Reserves	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	837	836	852	868	562	555	550
	A.1.7	Adjustments to CET1 due to prudential filters	36	36	36	36	36	36	36
	A.1.8	(-) Intangible assets (including Goodwill)	-141	-141	-141	-141	-141	-141	-141
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-3	-17	-17	-17	-423	-508	-574
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-868	-570	-667	-760	-750	-728	-696
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	-9	-52
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	570	287	178	30	822	440	30
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	34	32	31	30	32	31	30
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	5	3	2	0	151	75	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-56	-37	-19	0	116	58	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	587	289	164	0	523	276	0
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1	2	7	3	0	169	102	0
	A.1.21.5.2	instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	2	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	120	280	348	355	244	342	355
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	348	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	120	280			244	342	355
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,388	8,575	8,762	8,823	7,334	6,780	6,149
	A.4 A.4.1	TIER 2 CAPITAL (net of deductions and after transitional adjustments) Tier 2 Capital instruments	2,207	2,164	1,899 2,372	2,136	2,128	1,893 2,372	1,778 2,136
	A.4.1 A.4.2		2,861	2,685	2,372	2,136	2,685	2,372	2,136
	A.4.2	Other Tier 2 Capital components and deductions Tier 2 transitional adjustments	-654	-521	-472	-359	-557	-479	-359
	A.4.3 B	INE 2 transitional adjustments	63,675	-521 64,084	64,072	-359	-55/ 67,294	-4/9	-359 66,847
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	03,073	07,084	04,072	04,100	07,294	0,009	00,847
	C.1	Common Equity Tier 1 Capital ratio	12.99%	12.94%	13.13%	13.21%	10.54%	9.51%	8.67%
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio	13.17%	13.38%	13.67%	13.77%	10.90%	10.01%	9.20%
Transitional period	C.3	Total Capital ratio	16.64%	16.76%	16.64%	16.54%	14.06%	12.81%	11.86%
	D.1	Common Equity Tier 1 Capital ratio (1)	12.09%	12.49%	12.85%	13.16%	9.31%	8.86%	8.62%
CAPITAL RATIOS (%) Fully loaded	D.2	Tier 1 Capital ratio (2)	12.09%	12.49%	12.85%	13.16%	9.31%	8.86%	8.62%
- Pany loaded	D.3	Total Capital ratio (3)	16.58%	16.68%	16.56%	16.50%	13.30%	12.36%	11.82%
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0
	F	(cimulative conversions) (4) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trioger event (5)					0	0	0
	F.1	Common equity her I of are written down upon a drugge event (5) Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	192,813	192,813	192,813	192,813	192,813	192,813	192,813
	G.2	Total leverage ratio exposures (fully loaded)	192,604	192,604	192,604	192,604	192,604	192,604	192,604
	G.3	Leverage ratio (transitional)	4.35%	4.45%	4.54%	4.58%	3.80%	3.52%	3.19%
	G.4	Leverage ratio (fully loaded)	4.00%	4.16%	4.28%	4.38%	3.25%	3.11%	2.99%

 6.4
 Leverage ratio (ully loaded)
 4.00%
 4.16%
 4.26%
 4.38%
 3.25%
 3.11%

 (1) July loaded (CT1 capital ratio = strature):
 [1 - 4.1.13, 4.1.24, HUN(A2+A.1.13, A.2.2A,2.4.HUN(A4+A.2.2A,4.3.0)/0]/(B-8.1]
 (2) Faily loaded T1 capital ratio = strature):
 [1 - 4.1.13, A.2.2A,2.4.HUN(A4+A.2.2A,4.3.0)/0]/(B-8.1]
 (3) Faily loaded T1 capital ratio = strature):
 [A - 4.26%]
 (A - 4.26%)
 (A - 4.26%)



2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Norddeutsche Landesbank Girozentrale

				31/12/2	2015		
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing
(mln EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	36,085	0	195	195	143	69	121
Central banks	6	0	0	0	0	0	0
General governments	17,908	0	178	178	73	59	121
Credit institutions	13,012	0	0	0	26	0	0
Other financial corporations	3,077	0	17	17	44	10	0
Non-financial corporations	2,081	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	129,159	341	8,847	8,599	27	2,919	3,080
Central banks	92	0	0	0	0	0	0
General governments	21,938	0	68	68	-2	20	48
Credit institutions	21,971	263	0	0	0	0	0
Other financial corporations	7,188	14	180	180	1	118	33
Non-financial corporations	71,567	46	8,468	8,220	25	2,730	2,933
Households	6,402	17	131	130	3	51	66
DEBT INSTRUMENTS other than HFT	165,244	341	9,042	8,793	170	2,988	3,201
OFF-BALANCE SHEET EXPOSURES	26,844		252	251	22	33	10

¹ 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

² Insitutions report here collective allowances for incurred 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)

³ 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)



2016 EU-wide Stress Test

Information on forborne exposures¹ Norddeutsche Landesbank Girozentrale

			31/12/2015		
	Gross carrying an with forbearance	nount of exposures measures	Accumulated impairn changes in fair value and provisions for ex forbearance measure	due to credit risk posures with	Collateral and financial guarantees received on
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	10,817	7,281	2,426	2,397	3,786
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	154	149	100	99	26
Non-financial corporations	10,595	7,114	2,317	2,288	3,735
Households	67	18	9	9	26
DEBT INSTRUMENTS other than HFT	10,817	7,281	2,426	2,397	3,786
.oan commitments given	80	31	2	1	4

¹ 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