



2018 EU-wide Stress Test

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

2018 EU-wide Stress Test: Summary

Norddeutsche Landesbank - Girozentrale -

	(min EUR, %)							
	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	1,430		1,493	1,536	1,469	951	1,015	962
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-183		50	50	50	-911	37	37
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-952		-572	-232	-212	-1,127	-301	-239
Profit or (-) loss for the year	20		-63	274	259	-1,418	-241	-231
Coverage ratio: non-performing exposure (%)	40.70%	40.24%	43.47%	42.81%	42.32%	47.21%	46.20%	45.60%
Common Equity Tier 1 capital	5,803	5,986	5,763	6,003	6,202	4,105	3,700	3,311
Total Risk exposure amount (all transitional adjustments included)	46,813	45,519	45,538	45,618	45,687	46,845	47,547	46,810
Common Equity Tier 1 ratio, %	12.40%	13.15%	12.66%	13.16%	13.57%	8.76%	7.78%	7.07%
Fully loaded Common Equity Tier 1 ratio, %	11.92%	12.89%	12.65%	13.15%	13.57%	8.75%	7.78%	7.07%
Tier 1 capital	6,229	6,413	6,079	6,231	6,340	4,421	3,927	3,449
Total leverage ratio exposures	182,468	183,541	183,541	183,541	183,541	183,541	183,541	183,541
Leverage ratio, %	3.41%	3.49%	3.31%	3.39%	3.45%	2.41%	2.14%	1.88%
Fully loaded leverage ratio, %	3.08%	3.22%	3.17%	3.30%	3.41%	2.26%	2.04%	1.83%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	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			50	50	50	50	50	50
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB
 Norddeutsche Landesbank - Girozentrale -

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Norddeutsche Landesbank - Girozentrale -	(min EUR, %)														
	Central banks and central governments	0	0	7,186	0	0	0	438	0	5,136	0	1	0	-	
	Institutions	0	0	16,037	48	0	0	2,525	0	5,823	24	9	4	17.3%	
	Corporates	0	0	45,969	8,773	0	0	23,768	0	39,437	6,815	2,975	2,770	40.6%	
	Corporates - Of Which: Specialised Lending	0	0	9,025	7,603	0	0	7,588	0	7,889	5,685	2,286	2,161	38.0%	
	Corporates - Of Which: SME	0	0	9,952	181	0	0	3,677	0	10,037	173	106	78	45.0%	
	Retail	2,572	13	0	0	453	12	0	2,464	15	0	3	3	27.5%	
	Retail - Secured on real estate property	1,006	4	0	0	156	5	0	1,220	4	5	1	1	16.9%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	1,006	4	0	0	156	5	0	1,220	4	5	1	1	16.9%	
	Retail - Qualifying Revolving	392	0	0	0	12	0	0	349	0	0	0	0	21.0%	
	Retail - Other Retail	1,175	10	0	0	285	7	0	895	9	9	3	3	31.7%	
	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	1,175	10	0	0	285	7	0	895	9	9	3	3	31.7%	
	Equity														
Securitisation															
Other non-credit obligation assets															
IRB TOTAL		2,572	13	69,192	8,821	453	12	26,731	0	52,861	6,851	3,000	2,777	40.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Germany	(min EUR, %)														
	Central banks and central governments	0	0	1,503	0	0	0	21	0	1,001	0	0	0	-	
	Institutions	0	0	3,332	24	0	0	888	0	2,074	24	5	4	17.3%	
	Corporates	0	0	27,308	5,688	0	0	14,527	0	26,446	4,304	2,063	1,920	44.6%	
	Corporates - Of Which: Specialised Lending	0	0	3,674	5,084	0	0	3,353	0	3,385	3,740	1,672	1,589	42.5%	
	Corporates - Of Which: SME	0	0	6,175	67	0	0	2,436	0	6,285	59	39	17	28.1%	
	Retail	2,571	13	0	0	452	12	0	2,463	12	15	3	3	27.5%	
	Retail - Secured on real estate property	1,005	4	0	0	156	5	0	1,220	4	5	1	1	16.9%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	1,005	4	0	0	156	5	0	1,220	4	5	1	1	16.9%	
	Retail - Qualifying Revolving	392	0	0	0	12	0	0	349	0	0	0	0	21.0%	
	Retail - Other Retail	1,174	10	0	0	284	7	0	895	9	9	3	3	31.7%	
	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	1,174	10	0	0	284	7	0	895	9	9	3	3	31.7%	
	Equity														
Securitisation															
Other non-credit obligation assets															
IRB TOTAL		2,571	13	32,343	5,692	452	12	15,436	0	31,985	4,340	2,083	1,927	44.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
United Kingdom	(min EUR, %)														
	Central banks and central governments	0	0	95	0	0	0	5	0	82	0	0	0	-	
	Institutions	0	0	1,469	0	0	0	185	0	232	0	0	0	-	
	Corporates	0	0	3,569	67	0	0	1,014	0	1,618	49	25	20	40.0%	
	Corporates - Of Which: Specialised Lending	0	0	1,020	67	0	0	326	0	546	49	24	20	40.0%	
	Corporates - Of Which: SME	0	0	317	0	0	0	110	0	317	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	-	
	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														
Securitisation															
Other non-credit obligation assets															
IRB TOTAL		0	0	5,134	67	0	0	1,204	0	1,932	49	25	20	40.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
 Norddeutsche Landesbank - Girozentrale -

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Luxembourg	Central banks and central governments	0	0	678	0	0	0	1	0	377	0	0	0	0	-
	Institutions	0	0	778	0	0	0	123	0	752	0	0	0	0	-
	Corporates	0	0	1,384	14	0	0	590	0	1,277	14	14	10	71.3%	
	Corporates - Of Which: Specialised Lending	0	0	119	0	0	0	94	0	94	0	1	0	-	
	Corporates - Of Which: SME	0	0	894	14	0	0	285	0	878	14	11	10	71.2%	
	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	-	
	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	-	
	Securitisation													-	
Other non-credit obligation assets													-		
IRB TOTAL		0	0	2,841	14	0	0	715	0	2,406	14	14	10	71.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
United States	Central banks and central governments	0	0	2,508	0	0	0	23	0	1,955	0	1	0	-	
	Institutions	0	0	926	24	0	0	352	0	622	0	3	0	-	
	Corporates	0	0	1,624	25	0	0	1,102	0	1,745	25	6	1	5.0%	
	Corporates - Of Which: Specialised Lending	0	0	1,063	0	0	0	722	0	1,052	0	3	0	-	
	Corporates - Of Which: SME	0	0	88	25	0	0	23	0	88	25	3	1	5.0%	
	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	-	
	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	-	
	Securitisation													-	
Other non-credit obligation assets													-		
IRB TOTAL		0	0	5,058	49	0	0	1,477	0	4,322	25	10	1	5.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
France	Central banks and central governments	0	0	15	0	0	0	1	0	0	0	0	0	-	
	Institutions	0	0	3,384	0	0	0	119	0	101	0	1	0	-	
	Corporates	0	0	2,149	0	0	0	746	0	1,354	0	1	0	-	
	Corporates - Of Which: Specialised Lending	0	0	493	0	0	0	167	0	456	0	0	0	-	
	Corporates - Of Which: SME	0	0	597	0	0	0	207	0	589	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	-	
	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	-	
	Securitisation													-	
Other non-credit obligation assets													-		
IRB TOTAL		0	0	5,548	0	0	0	866	0	1,455	0	1	0	-	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank - Girozentrale -

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Switzerland	Central banks and central governments	0	0	437	0	0	0	0	0	437	0	0	0	0
	Institutions	0	0	455	0	0	0	95	0	327	0	0	0	0
	Corporates	0	0	320	0	0	0	225	0	432	0	3	0	0
	Corporates - Of Which: Specialised Lending	0	0	16	0	0	0	24	0	16	0	0	0	0
	Corporates - Of Which: SME	0	0	1	0	0	0	1	0	1	0	0	0	0
	Retail	1	0	0	0	0	0	0	0	1	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
	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
	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
	Securitisation													
Other non-credit obligation assets									0	0	3	0	0	
IRB TOTAL	1	0	1,212	0	0	0	320	0	1,196	0	3	0	0	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Netherlands	Central banks and central governments	0	0	177	0	0	0	9	0	148	0	0	0	0
	Institutions	0	0	285	0	0	0	49	0	180	0	0	0	0
	Corporates	0	0	2,250	476	0	0	894	0	1,553	302	190	181	59.8%
	Corporates - Of Which: Specialised Lending	0	0	189	385	0	0	184	0	168	211	126	120	56.7%
	Corporates - Of Which: SME	0	0	887	29	0	0	287	0	887	29	17	14	46.8%
	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
	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
	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
	Securitisation													
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	0	0	2,711	476	0	0	953	0	1,881	302	190	181	59.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Hong Kong	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	1,308	0	0	0	13	0	10	0	0	0	0
	Corporates	0	0	141	0	0	0	39	0	37	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	37	0	0	0	13	0	37	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	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
	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
	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
	Securitisation													
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	0	0	1,448	0	0	0	53	0	47	0	0	0	0	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank - Girozentrale -

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Austria	Central banks and central governments	0	0	142	0	0	0	11	0	49	0	0	0	-
	Institutions	0	0	166	0	0	0	21	0	33	0	0	0	-
	Corporates	0	0	402	22	0	0	151	0	359	22	12	12	53.6%
	Corporates - Of Which: Specialised Lending	0	0	14	0	0	0	4	0	14	0	0	0	-
	Corporates - Of Which: SME	0	0	101	0	0	0	20	0	102	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	-
	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	-
	Securitisation													-
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	0	0	711	22	0	0	184	0	441	22	12	12	53.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Canada	Central banks and central governments	0	0	136	0	0	0	35	0	116	0	0	0	-
	Institutions	0	0	912	0	0	0	172	0	295	0	0	0	-
	Corporates	0	0	296	0	0	0	71	0	244	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	124	0	0	0	35	0	72	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	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	-
	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	-
	Securitisation													-
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	0	0	1,344	0	0	0	278	0	655	0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank - Girozentrale -

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Norddeutsche Landesbank - Girozentrale -	Central banks and central governments	5,127	9	6	3	27.3%	5,118	19	8	5	27.3%	5,109	28	11	8	27.3%
	Institutions	5,814	33	14	7	21.3%	5,805	42	17	10	23.6%	5,796	51	20	13	25.1%
	Corporates	38,910	7,342	3,404	3,234	44.0%	38,541	7,711	3,512	3,354	43.5%	38,224	8,028	3,602	3,459	43.1%
	Corporates - Of Which: Specialised Lending	7,501	6,054	2,658	2,563	42.3%	7,289	6,265	2,708	2,622	41.8%	7,128	6,426	2,742	2,667	41.5%
	Corporates - Of Which: SME	9,992	218	115	92	42.2%	9,946	264	128	106	40.2%	9,901	329	140	119	38.6%
	Retail	2,454	23	17	8	34.4%	2,446	31	20	11	36.6%	2,438	38	23	15	37.8%
	Retail - Secured on real estate property	1,215	8	6	2	26.4%	1,211	12	7	3	28.5%	1,208	16	8	5	29.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1,215	8	6	2	26.4%	1,211	12	7	3	28.5%	1,208	16	8	5	29.4%
	Retail - Qualifying Revolving	349	1	1	0	42.3%	348	1	1	0	43.3%	348	2	1	1	43.7%
	Retail - Other Retail	890	13	11	5	39.0%	886	17	12	7	41.9%	883	21	14	9	43.7%
	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	890	13	11	5	39.0%	886	17	12	7	41.9%	883	21	14	9	43.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	52,306	7,407	3,440	3,251	43.9%	51,909	7,803	3,556	3,380	43.3%	51,567	8,146	3,655	3,494	42.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Germany	Central banks and central governments	1,001	0	0	0	40.0%	1,001	1	0	0	40.0%	1,000	1	0	0	40.0%
	Institutions	2,069	29	6	5	18.5%	2,065	33	8	6	19.4%	2,060	38	9	8	20.1%
	Corporates	26,120	4,630	2,330	2,210	47.7%	25,899	4,851	2,400	2,288	47.2%	25,710	5,040	2,498	2,357	46.8%
	Corporates - Of Which: Specialised Lending	3,356	3,969	1,903	1,837	46.3%	3,231	4,093	1,934	1,873	45.8%	3,136	4,189	1,953	1,901	45.4%
	Corporates - Of Which: SME	6,255	90	46	29	31.7%	6,226	119	56	39	33.3%	6,200	145	65	50	34.1%
	Retail	2,453	23	17	8	34.4%	2,445	31	20	11	36.6%	2,437	38	23	15	37.8%
	Retail - Secured on real estate property	1,215	8	6	2	26.4%	1,211	12	7	3	28.4%	1,207	16	8	5	29.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1,215	8	6	2	26.4%	1,211	12	7	3	28.4%	1,207	16	8	5	29.4%
	Retail - Qualifying Revolving	349	1	1	0	42.3%	348	1	1	0	43.3%	348	2	1	1	43.7%
	Retail - Other Retail	890	13	11	5	39.0%	886	17	12	7	41.9%	882	21	14	9	43.7%
	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	890	13	11	5	39.0%	886	17	12	7	41.9%	882	21	14	9	43.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	31,643	4,682	2,353	2,223	47.5%	31,409	4,915	2,428	2,306	46.9%	31,208	5,117	2,490	2,380	46.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United Kingdom	Central banks and central governments	82	0	0	0	40.0%	82	0	0	0	40.0%	82	0	0	0	40.0%
	Institutions	232	0	0	0	39.2%	232	0	0	0	39.2%	232	0	0	0	39.3%
	Corporates	1,601	66	26	25	37.9%	1,597	70	27	26	36.8%	1,592	75	27	27	35.8%
	Corporates - Of Which: Specialised Lending	532	63	25	24	38.8%	531	64	25	25	38.6%	530	65	25	25	38.5%
	Corporates - Of Which: SME	316	1	0	0	9.4%	314	3	0	0	9.5%	312	5	1	0	9.5%
	Retail	0	0	0	0	53.1%	0	0	0	0	53.1%	0	0	0	0	53.1%
	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	-
	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	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	Retail - Other Retail	0	0	0	0	53.1%	0	0	0	0	53.1%	0	0	0	0	53.1%
	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	53.1%	0	0	0	0	53.1%	0	0	0	0	53.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	1,915	66	26	25	37.9%	1,911	70	27	26	36.8%	1,906	75	28	27	35.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank - Girozentrale -

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Luxembourg	Central banks and central governments	377	0	0	0	40.0%	377	0	0	0	40.0%	377	0	0	0	40.0%
	Institutions	752	0	0	0	35.2%	752	0	0	0	35.2%	751	1	0	0	35.2%
	Corporates	1,267	24	17	13	56.7%	1,259	32	19	16	50.5%	1,251	40	22	19	47.1%
	Corporates - Of Which: Specialised Lending	89	5	3	2	32.0%	85	9	4	3	32.1%	82	12	5	4	32.2%
	Corporates - Of Which: SME	875	17	12	11	64.1%	873	19	12	11	58.2%	870	22	13	12	53.4%
	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	-
	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	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	2,396	24	17	14	56.4%	2,387	33	20	17	50.2%	2,379	41	22	19	46.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
United States	Central banks and central governments	1,950	5	2	1	26.0%	1,946	9	3	2	26.1%	1,941	14	4	4	26.1%
	Institutions	621	1	4	1	40.2%	619	3	4	1	40.2%	618	4	5	2	40.3%
	Corporates	1,729	41	11	7	16.1%	1,713	57	17	12	21.0%	1,698	72	22	17	23.9%
	Corporates - Of Which: Specialised Lending	1,043	9	6	3	36.4%	1,035	17	9	6	36.7%	1,026	26	12	9	36.9%
	Corporates - Of Which: SME	38	26	1	1	5.1%	88	26	1	1	5.2%	87	26	1	1	5.3%
	Retail	0	0	0	0	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	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	-
	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	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	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	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	4,300	47	17	8	17.7%	4,278	69	24	16	22.5%	4,257	91	31	23	25.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
France	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	101	0	0	0	17.5%	101	0	0	0	17.5%	101	0	0	0	17.5%
	Corporates	1,351	3	1	1	21.5%	1,348	6	2	1	21.1%	1,345	9	3	2	20.8%
	Corporates - Of Which: Specialised Lending	455	1	0	0	26.5%	455	1	1	1	26.6%	454	2	1	1	26.6%
	Corporates - Of Which: SME	587	2	1	0	18.2%	585	4	1	1	17.4%	583	6	1	1	16.9%
	Retail	0	0	0	0	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	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	-
	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	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	Retail - Other Retail	0	0	0	0	53.1%	0	0	0	0	53.1%	0	0	0	0	53.1%
	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	53.1%	0	0	0	0	53.1%	0	0	0	0	53.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	1,453	3	1	1	21.5%	1,449	6	2	1	21.0%	1,446	10	3	2	20.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank - Girozentrale -

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Switzerland	Central banks and central governments	437	0	0	0	-	437	0	0	0	-	437	0	0	0	-
	Institutions	327	0	0	0	15.9%	327	0	0	0	15.9%	327	0	0	0	15.9%
	Corporates	426	5	5	2	43.4%	422	10	7	4	43.9%	417	15	9	6	44.2%
	Corporates - Of Which: Specialised Lending	15	1	0	0	14.5%	14	2	0	0	14.6%	14	2	0	0	14.5%
	Corporates - Of Which: SME	1	0	0	0	43.3%	1	0	0	0	43.3%	1	0	0	0	43.3%
	Retail	1	0	0	0	48.0%	0	0	0	0	48.0%	0	0	0	0	48.0%
	Retail - Secured on real estate property	0	0	0	0	32.4%	0	0	0	0	32.4%	0	0	0	0	32.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	32.4%	0	0	0	0	32.4%	0	0	0	0	32.4%
	Retail - Qualifying Revolving	0	0	0	0	45.7%	0	0	0	0	45.7%	0	0	0	0	45.7%
	Retail - Other Retail	0	0	0	0	53.3%	0	0	0	0	53.3%	0	0	0	0	53.3%
	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	53.3%	0	0	0	0	53.3%	0	0	0	0	53.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	1,191	5	5	2	42.7%	1,186	10	7	4	43.2%	1,181	15	9	7	43.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Netherlands	Central banks and central governments	148	0	0	0	40.0%	148	0	0	0	40.0%	148	0	0	0	40.0%
	Institutions	179	0	0	0	35.8%	179	0	0	0	35.9%	179	0	0	0	35.9%
	Corporates	1,523	331	195	189	57.0%	1,508	347	199	193	55.6%	1,493	362	202	197	54.4%
	Corporates - Of Which: Specialised Lending	147	231	128	126	54.4%	142	237	129	127	53.7%	138	241	130	128	53.2%
	Corporates - Of Which: SME	882	35	17	15	42.0%	876	41	18	16	37.9%	869	48	19	17	34.7%
	Retail	0	0	0	0	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	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	-
	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	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	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	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	1,851	332	195	189	57.0%	1,835	348	199	193	55.6%	1,820	362	202	197	54.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Hong Kong	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	10	0	0	0	45.1%	10	0	0	0	45.1%	10	0	0	0	45.1%
	Corporates	37	0	0	0	25.1%	37	0	0	0	25.5%	37	0	0	0	25.4%
	Corporates - Of Which: Specialised Lending	37	0	0	0	25.1%	37	0	0	0	25.5%	37	0	0	0	25.4%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	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	-
	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	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	47	0	0	0	28.3%	47	0	0	0	28.7%	47	0	0	0	28.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank - Girozentrale -

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Austria	Central banks and central governments	49	0	0	0	40.0%	49	0	0	0	40.0%	49	0	0	0	40.0%
	Institutions	33	0	0	0	20.9%	33	0	0	0	20.9%	33	0	0	0	20.9%
	Corporates	358	23	13	12	53.2%	357	24	13	13	52.9%	356	25	13	13	52.5%
	Corporates - Of Which: Specialised Lending	14	0	0	0	23.0%	14	0	0	0	23.0%	14	0	0	0	23.0%
	Corporates - Of Which: SME	101	0	0	0	35.9%	101	0	0	0	35.9%	101	1	0	0	35.9%
	Retail	0	0	0	0	53.0%	0	0	0	0	53.0%	0	0	0	0	53.0%
	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	-
	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	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	Retail - Other Retail	0	0	0	0	53.1%	0	0	0	0	53.1%	0	0	0	0	53.1%
	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	53.1%	0	0	0	0	53.1%	0	0	0	0	53.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	440	23	13	12	53.2%	439	24	13	13	52.8%	438	25	13	13	52.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Canada	Central banks and central governments	116	0	0	0	30.0%	116	0	0	0	30.0%	116	1	0	0	30.0%
	Institutions	294	0	0	0	24.5%	294	0	0	0	24.5%	294	1	0	0	24.4%
	Corporates	243	0	0	0	41.1%	243	0	0	0	41.2%	243	1	0	0	41.2%
	Corporates - Of Which: Specialised Lending	72	0	0	0	28.9%	72	0	0	0	28.9%	72	0	0	0	28.9%
	Corporates - Of Which: SME	0	0	0	0	5.0%	0	0	0	0	5.0%	0	0	0	0	5.0%
	Retail	0	0	0	0	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	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	-
	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	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	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	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	654	1	0	0	32.1%	653	1	1	0	32.0%	653	2	1	1	31.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank - Girozentrale -

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Norddeutsche Landesbank - Girozentrale -	Central banks and central governments	5,126	10	9	3	27.4%	5,116	20	15	6	27.5%	5,107	30	20	8	27.6%
	Institutions	5,810	37	18	8	22.6%	5,796	51	22	13	25.5%	5,785	62	25	17	27.0%
	Corporates	38,760	7,492	3,878	3,599	48.0%	38,223	8,029	4,032	3,791	47.2%	37,818	8,434	4,132	3,941	46.7%
	Corporates - Of Which: Specialised Lending	7,418	6,136	2,978	2,843	46.3%	7,132	6,423	3,032	2,929	45.6%	6,945	6,609	3,067	2,987	45.2%
	Corporates - Of Which: SME	9,978	232	148	104	44.9%	9,905	304	175	129	42.6%	9,844	366	188	152	41.4%
	Retail	2,453	24	21	9	37.4%	2,441	36	26	14	39.2%	2,430	47	30	19	40.0%
	Retail - Secured on real estate property	1,214	9	8	3	28.1%	1,209	15	9	4	29.9%	1,204	20	10	6	30.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1,214	9	8	3	28.1%	1,209	15	9	4	29.9%	1,204	20	10	6	30.6%
	Retail - Qualifying Revolving	349	1	1	0	42.8%	348	1	1	1	43.7%	347	2	1	1	44.0%
	Retail - Other Retail	889	14	13	6	43.1%	884	20	16	9	45.7%	879	25	18	12	46.9%
	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	890	14	13	6	43.1%	884	20	16	9	45.7%	879	25	18	12	46.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	52,149	7,564	3,927	3,619	47.8%	51,576	8,136	4,095	3,824	47.0%	51,140	8,572	4,207	3,985	46.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Germany	Central banks and central governments	1,001	0	3	0	40.0%	1,001	1	5	0	40.0%	1,000	1	7	0	40.0%
	Institutions	2,067	31	8	6	19.0%	2,060	38	9	8	20.2%	2,055	43	11	9	20.9%
	Corporates	26,032	4,718	2,637	2,446	51.8%	25,705	5,045	2,742	2,575	51.0%	25,451	5,299	2,817	2,679	50.5%
	Corporates - Of Which: Specialised Lending	3,311	4,013	2,109	2,019	50.3%	3,146	4,177	2,141	2,071	49.6%	3,029	4,286	2,162	2,106	49.1%
	Corporates - Of Which: SME	6,246	99	64	35	35.6%	6,199	146	85	53	37.2%	6,157	188	106	73	38.7%
	Retail	2,452	24	21	9	37.4%	2,440	36	26	14	39.2%	2,429	47	30	19	40.0%
	Retail - Secured on real estate property	1,214	9	8	3	28.1%	1,208	15	9	4	29.9%	1,203	20	10	6	30.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1,214	9	8	3	28.1%	1,208	15	9	4	29.9%	1,203	20	10	6	30.6%
	Retail - Qualifying Revolving	349	1	1	0	42.8%	348	1	1	1	43.7%	347	2	1	1	44.0%
	Retail - Other Retail	889	14	13	6	43.1%	883	20	16	9	45.7%	878	25	18	12	46.9%
	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	889	14	13	6	43.1%	883	20	16	9	45.7%	878	25	18	12	46.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	31,552	4,773	2,669	2,461	51.6%	31,205	5,119	2,783	2,597	50.7%	30,935	5,390	2,864	2,707	50.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
United Kingdom	Central banks and central governments	82	0	0	0	40.0%	82	0	0	0	40.0%	82	0	0	0	40.0%
	Institutions	232	0	0	0	41.6%	232	0	0	0	42.1%	232	0	0	0	42.2%
	Corporates	1,599	67	33	30	43.9%	1,593	74	34	31	42.6%	1,587	79	35	33	41.7%
	Corporates - Of Which: Specialised Lending	532	63	29	28	45.1%	530	65	29	29	44.7%	529	66	30	29	44.4%
	Corporates - Of Which: SME	315	2	2	0	18.2%	313	4	2	1	21.8%	311	6	2	1	23.5%
	Retail	0	0	0	0	53.1%	0	0	0	0	53.1%	0	0	0	0	53.1%
	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	-
	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	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	Retail - Other Retail	0	0	0	0	53.1%	0	0	0	0	53.1%	0	0	0	0	53.1%
	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	53.1%	0	0	0	0	53.1%	0	0	0	0	53.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	1,914	67	33	30	43.9%	1,907	74	35	32	42.5%	1,901	80	35	33	41.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
 Norddeutsche Landesbank - Girozentrale -

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Luxembourg	Central banks and central governments	377	0	1	0	40.0%	377	0	2	0	40.0%	377	0	3	0	40.0%
	Institutions	752	0	0	0	35.2%	751	1	0	0	35.2%	751	1	0	0	35.2%
	Corporates	1,265	26	25	15	58.5%	1,253	38	28	20	52.9%	1,243	48	29	24	50.3%
	Corporates - Of Which: Specialised Lending	89	5	5	2	37.8%	84	10	5	4	37.9%	81	13	6	5	38.0%
	Corporates - Of Which: SME	875	17	14	11	65.4%	871	21	15	13	59.1%	867	25	16	14	55.1%
	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	-
	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	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	2,393	27	26	16	58.1%	2,381	39	30	20	52.5%	2,371	49	32	25	50.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United States	Central banks and central governments	1,950	5	2	1	26.0%	1,945	10	3	2	26.0%	1,941	14	4	4	26.0%
	Institutions	620	2	5	1	45.1%	618	4	6	2	47.1%	617	6	6	3	47.7%
	Corporates	1,723	47	20	12	25.2%	1,704	66	27	19	29.0%	1,687	83	32	26	31.1%
	Corporates - Of Which: Specialised Lending	1,041	11	10	5	43.2%	1,031	22	14	9	43.0%	1,021	31	16	13	43.1%
	Corporates - Of Which: SME	88	26	4	4	13.7%	87	27	4	4	13.8%	86	27	4	4	13.9%
	Retail	0	0	0	0	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	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	-
	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	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	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	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	4,294	54	27	14	26.0%	4,268	80	36	23	29.5%	4,244	103	42	32	31.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
France	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	101	0	0	0	17.2%	101	0	0	0	17.6%	101	0	0	0	18.3%
	Corporates	1,351	4	3	1	22.3%	1,347	8	4	2	22.4%	1,343	12	4	3	22.7%
	Corporates - Of Which: Specialised Lending	455	1	1	0	30.8%	454	2	1	1	30.7%	454	2	1	1	30.8%
	Corporates - Of Which: SME	587	2	2	0	17.0%	584	5	2	1	17.2%	582	7	2	1	17.6%
	Retail	0	0	0	0	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	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	-
	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	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	Retail - Other Retail	0	0	0	0	53.1%	0	0	0	0	53.1%	0	0	0	0	53.1%
	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	53.1%	0	0	0	0	53.1%	0	0	0	0	53.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	1,452	4	3	1	22.2%	1,448	8	4	2	22.3%	1,444	12	4	3	22.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank - Girozentrale -

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Austria	Central banks and central governments	49	0	0	0	40.0%	49	0	0	0	40.0%	49	0	0	0	40.0%
	Institutions	33	0	0	0	20.9%	33	0	0	0	20.9%	32	0	0	0	21.0%
	Corporates	358	24	14	13	55.9%	356	25	15	14	55.4%	355	26	15	14	55.0%
	Corporates - Of Which: Specialised Lending	14	0	0	0	26.9%	14	0	0	0	26.9%	14	0	0	0	26.9%
	Corporates - Of Which: SME	101	0	0	0	40.2%	101	0	0	0	42.0%	101	1	0	0	42.9%
	Retail	0	0	0	0	53.1%	0	0	0	0	53.1%	0	0	0	0	53.1%
	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	-
	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	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	Retail - Other Retail	0	0	0	0	53.1%	0	0	0	0	53.1%	0	0	0	0	53.1%
	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	53.1%	0	0	0	0	53.1%	0	0	0	0	53.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	439	24	14	13	55.7%	438	25	15	14	55.1%	437	27	15	15	54.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Canada	Central banks and central governments	116	0	0	0	30.0%	116	1	0	0	30.0%	116	1	0	0	30.0%
	Institutions	294	0	0	0	24.4%	294	1	0	0	23.3%	294	1	0	0	23.0%
	Corporates	243	0	0	0	45.4%	243	1	0	0	45.2%	243	1	1	0	45.0%
	Corporates - Of Which: Specialised Lending	72	0	0	0	33.8%	72	0	0	0	33.8%	72	0	0	0	33.8%
	Corporates - Of Which: SME	0	0	0	0	5.0%	0	0	0	0	5.0%	0	0	0	0	5.0%
	Retail	0	0	0	0	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	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	-
	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	45.2%	0	0	0	0	45.2%	0	0	0	0	45.2%
	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	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	654	1	1	0	34.0%	653	2	1	1	32.9%	652	2	1	1	32.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank - Girozentrale -

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Norddeutsche Landesbank - Girozentrale -	Central governments or central banks	15,041	0	116	0	13,749	23	2	2	7.2%
	Regional governments or local authorities	25,860	0	119	0	17,903	60	12	12	19.2%
	Public sector entities	9,277	0	264	0	5,634	1	8	0	12.8%
	Multilateral Development Banks	981	0	0	0	176	0	0	0	0.0%
	International Organisations	2,789	0	0	0	70	0	0	0	0.0%
	Institutions	11,739	23	150	35	11,555	10	7	2	24.7%
	Corporates	3,400	25	2,472	27	3,410	27	25	12	46.2%
	of which: SME	49	0	37	0	58	0	1	0	5.0%
	Retail	230	3	173	3	181	2	2	1	46.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	448	0	158	0	449	0	2	0	5.0%
	of which: SME	71	0	23	0	69	0	0	0	5.0%
	Items associated with particularly high risk	1	0	2	0	1	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			865	2	0	0	0	0	0.0%
	Securitisation									
	Other exposures			85	0	0	0	0	0	0.0%
	Standardised Total		70,524	52	4,405	66	53,128	123	59	29

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Germany	Central governments or central banks	11,973	0	0	0	11,905	3	1	1	24.1%
	Regional governments or local authorities	24,845	0	6	0	17,136	60	12	12	19.2%
	Public sector entities	8,544	0	1	0	4,931	1	0	0	12.8%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	11,196	23	45	35	11,101	7	7	2	24.5%
	Corporates	1,396	7	1,384	7	1,650	12	13	5	36.9%
	of which: SME	49	0	37	0	58	0	1	0	5.0%
	Retail	229	3	172	3	180	2	2	1	44.9%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	442	0	156	0	443	0	2	0	5.0%
	of which: SME	71	0	23	0	69	0	0	0	5.0%
	Items associated with particularly high risk	1	0	2	0	1	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	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		59,276	33	2,602	45	47,347	88	36	20

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United Kingdom	Central governments or central banks	76	0	0	0	57	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	32	0	16	0	0	0	0	0	0.0%
	Corporates	935	0	167	0	586	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	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		1,045	0	184	0	643	0	0	0

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank - Girozentrale -

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Luxembourg	Central governments or central banks	622	0	0	0	52	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	247	0	35	0	141	0	0	0	0.0%
	Corporates	213	0	65	0	168	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures										
Standardised Total	1,156	0	182	0	361	0	0	0	0.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United States	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	147	0	0	0	147	0	0	0	0.0%
	Public sector entities	706	0	264	0	699	0	7	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	158	14	158	13	246	14	8	7	52.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures										
Standardised Total	1,012	14	423	15	1,093	14	15	7	52.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
France	Central governments or central banks	106	0	0	0	103	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	70	0	14	0	70	0	0	0	0.0%
	Corporates	2	0	2	0	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures										
Standardised Total	179	0	17	0	176	0	0	0	0.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank - Girozentrale -

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Switzerland	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	27	0	0	0	4	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	4	0	0	0	27	0	1	0	0.0%
	Corporates	6	0	6	0	24	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	0	0	1	0	37.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	3	0	1	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
	Securitisation									
	Other exposures					0	0	1	0	0.0%
	Standardised Total		52	0	37	0	57	0	1	0

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Netherlands	Central governments or central banks	78	0	0	0	54	0	0	0	0.0%
	Regional governments or local authorities	178	0	0	0	20	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	129	0	26	0	133	0	0	0	0.0%
	Corporates	72	4	72	6	75	0	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total		456	4	97	6	283	0	1	0

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Hong Kong	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total		0	0	0	0	0	0	0	0

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank - Girozentrale -

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Austria	Central governments or central banks	790	0	0	0	578	0	0	0	0.0%
	Regional governments or local authorities	43	0	0	0	39	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	1	0	0	0	0.0%
	Corporates	44	0	44	0	47	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	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		877	0	44	0	665	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Canada	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	12	0	6	0	10	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	21	0	21	0	22	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	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		34	0	27	0	42	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank - Girozentrale -

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)		13,723	30	9	8	15.7%	13,701	71	13	12	17.3%	13,684	88	17	16	18.0%
Norddeutsche Landesbank - Girozentrale -	Central governments or central banks	17,900	63	18	18	27.8%	17,898	66	19	19	28.2%	17,895	69	20	20	28.6%
	Regional governments or local authorities	5,627	9	11	3	29.4%	5,619	16	14	5	31.5%	5,612	24	16	8	32.5%
	Public sector entities	163	13	5	5	39.5%	152	25	10	10	39.5%	141	35	14	14	39.5%
	Multilateral Development Banks	70	0	0	0	17.3%	70	0	0	0	17.3%	70	0	0	0	17.3%
	International Organisations	11,530	35	16	12	34.9%	11,519	46	20	15	34.8%	11,509	56	23	19	34.7%
	Institutions	3,275	62	41	24	39.0%	3,244	93	51	35	37.4%	3,213	123	61	45	36.6%
	Corporates	97	1	1	0	50.0%	57	1	1	1	50.2%	56	2	1	1	50.3%
	of which: SME	179	3	3	2	46.5%	178	4	3	2	46.7%	178	5	3	2	46.8%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	446	3	3	1	25.0%	443	6	3	1	25.0%	441	8	4	2	24.9%
	Secured by mortgages on immovable property	68	1	0	0	6.3%	67	1	0	0	6.4%	67	2	0	0	6.4%
	of which: SME	1	0	0	0	53.4%	1	0	0	0	53.4%	1	1	0	0	53.4%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	53,014	238	106	72	30.2%	52,924	327	133	100	30.6%	52,842	409	158	127	30.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)		11,905	3	2	2	47.9%	11,905	3	2	2	47.7%	11,905	3	2	2	47.4%
Germany	Central governments or central banks	17,134	62	17	17	27.8%	17,132	64	18	18	28.1%	17,130	66	19	19	28.4%
	Regional governments or local authorities	4,928	5	1	1	19.4%	4,925	7	2	2	20.9%	4,922	10	2	2	21.9%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	11,079	32	15	11	35.1%	11,070	40	17	14	35.1%	11,063	47	19	17	35.2%
	Institutions	1,636	27	22	11	39.8%	1,621	42	26	17	40.6%	1,607	56	34	23	41.0%
	Corporates	57	1	1	0	50.0%	57	1	1	1	50.2%	56	2	1	1	50.3%
	of which: SME	179	3	2	2	45.5%	178	4	3	2	45.9%	177	5	3	2	46.2%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	440	3	3	1	25.3%	438	6	3	1	25.3%	435	8	4	2	25.2%
	Secured by mortgages on immovable property	68	1	0	0	6.3%	67	1	0	0	6.4%	67	2	0	0	6.4%
	of which: SME	1	0	0	0	53.4%	1	0	0	0	53.4%	1	1	0	0	53.4%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	47,301	135	62	44	32.5%	47,269	166	73	56	33.4%	47,240	196	83	67	34.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)		57	0	0	0	40.0%	56	0	0	0	40.0%	56	0	0	0	40.0%
United Kingdom	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	584	2	2	1	39.5%	583	3	3	1	39.5%	581	5	3	2	39.5%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	1	0	0	0	5.0%	1	0	0	0	5.0%	1	0	0	0	5.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	642	2	2	1	39.1%	640	3	3	1	39.2%	638	5	3	2	39.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA
Norddeutsche Landesbank - Girozentrale -

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)		52	0	0	0	40.0%	52	0	0	0	40.0%	52	0	0	0	40.0%
Luxembourg	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	141	0	0	0	36.4%	141	0	0	0	36.6%	141	1	0	0	36.7%
	Corporates	167	1	1	0	40.4%	167	1	2	1	40.4%	166	2	2	1	40.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	5.0%	0	0	0	0	5.0%	0	0	0	0	5.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	360	1	1	0	39.4%	359	2	2	1	39.4%	359	3	2	1	39.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
United States	Central governments or central banks	147	0	0	0	20.0%	147	0	0	0	20.0%	147	0	0	0	20.0%
	Regional governments or local authorities	695	4	10	2	40.0%	691	8	11	3	40.0%	686	13	13	5	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	241	19	9	8	46.7%	236	24	10	10	46.7%	231	29	11	11	46.7%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	45.4%	0	0	0	0	45.4%	0	0	0	0	45.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	5.0%	0	0	0	0	5.0%	0	0	0	0	5.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	1,083	23	19	10	43.0%	1,074	33	21	13	39.2%	1,064	43	24	16	37.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)		102	0	0	0	40.0%	102	0	0	0	40.0%	102	0	0	0	40.0%
France	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	70	0	0	0	34.1%	70	0	0	0	33.4%	70	0	0	0	33.0%
	Corporates	3	0	0	0	44.6%	3	0	0	0	44.6%	2	0	0	0	44.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	1.9%	1	0	0	0	1.9%	1	0	0	0	1.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	176	0	0	0	36.5%	175	0	0	0	36.2%	175	0	0	0	36.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank - Girozentrale -

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Switzerland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	4	0	0	0	39.5%	3	1	0	0	39.5%	3	1	0	0	39.5%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	25	2	1	1	38.0%	23	4	2	2	38.0%	21	6	3	2	38.0%
	Corporates	24	0	0	0	47.2%	23	0	0	0	47.2%	23	0	0	0	47.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	37.8%	0	0	0	0	37.8%	0	0	0	0	37.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	0	0	5.0%	2	0	0	0	5.0%	2	0	0	0	5.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	54	3	2	1	38.6%	52	5	3	2	38.6%	49	8	3	3	38.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Netherlands	Central governments or central banks	54	0	0	0	40.0%	54	0	0	0	40.0%	54	0	0	0	40.0%
	Regional governments or local authorities	20	0	0	0	40.0%	20	0	0	0	40.0%	20	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	133	0	0	0	0.1%	133	1	0	0	0.1%	133	1	0	0	0.1%
	Corporates	71	2	1	1	31.0%	70	2	2	2	31.8%	70	6	2	2	32.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	5.0%	0	0	0	0	5.0%	0	0	0	0	5.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	278	5	2	1	29.5%	278	6	2	2	29.0%	277	6	2	2	28.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Hong Kong	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	80.2%	0	0	0	0	80.2%	0	0	0	0	80.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	80.2%	0	0	0	0	80.2%	0	0	0	0	80.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank - Girozentrale -

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Austria	Central governments or central banks	578	0	0	0	40.0%	578	0	0	0	40.0%	578	1	0	0	40.0%
	Regional governments or local authorities	39	0	0	0	40.0%	39	0	0	0	40.0%	39	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1	0	0	0	39.5%	1	0	0	0	39.5%	1	0	0	0	39.5%
	Corporates	46	1	1	0	45.4%	45	2	1	1	45.4%	44	3	2	1	45.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	63.3%	0	0	0	0	63.4%	0	0	0	0	63.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	5.0%	0	0	0	0	5.0%	0	0	0	0	5.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	664	1	1	1	44.5%	663	2	1	1	44.6%	662	4	2	2	44.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Canada	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	10	0	0	0	30.0%	10	0	0	0	30.0%	10	0	0	0	30.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	31	1	0	0	20.0%	29	3	1	1	20.0%	28	4	1	1	20.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	5.0%	0	0	0	0	5.0%	0	0	0	0	5.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	41	1	0	0	20.2%	40	3	1	1	20.2%	39	4	1	1	20.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank - Girozentrale -

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Norddeutsche Landesbank - Girozentrale -	Central governments or central banks	13,720	52	13	8	16.0%	13,697	75	17	13	17.5%	13,680	92	22	17	18.3%
	Regional governments or local authorities	17,900	64	19	18	23.0%	17,896	67	20	19	28.5%	17,893	71	21	21	29.0%
	Public sector entities	5,624	11	13	3	30.6%	5,615	20	16	7	32.2%	5,607	28	18	9	33.0%
	Multilateral Development Banks	160	7	7	6	39.5%	146	30	12	12	39.5%	136	40	16	16	39.5%
	International Organisations	70	0	0	0	17.3%	70	0	0	0	17.3%	70	0	0	0	17.3%
	Institutions	11,528	37	20	13	34.7%	11,514	51	23	17	34.4%	11,502	62	26	21	34.3%
	Corporates	3,206	131	93	51	38.7%	3,213	224	120	85	37.8%	3,136	301	141	113	37.6%
	of which: SME	57	1	1	0	52.5%	56	2	2	1	52.6%	56	2	2	1	52.7%
	Retail	179	4	3	2	46.9%	178	5	4	2	47.3%	177	6	4	3	47.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	445	3	4	1	26.5%	441	7	5	2	27.1%	438	11	5	3	27.3%
	of which: SME	68	1	0	0	9.6%	67	2	1	0	11.5%	66	3	1	0	12.1%
	Items associated with particularly high risk	1	0	0	0	56.3%	1	1	0	0	56.3%	1	1	0	0	56.3%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	52,933	318	171	102	32.1%	52,771	480	216	158	32.8%	52,639	612	254	203	33.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Germany	Central governments or central banks	11,905	3	5	2	47.9%	11,905	3	4	2	47.7%	11,905	3	6	2	47.4%
	Regional governments or local authorities	17,133	63	18	17	27.9%	17,131	65	19	18	28.3%	17,128	67	20	19	28.7%
	Public sector entities	4,927	5	1	1	19.8%	4,924	9	2	2	21.4%	4,921	11	3	3	22.6%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	11,078	32	17	11	34.9%	11,068	42	19	14	34.7%	11,060	50	21	17	34.7%
	Corporates	1,602	60	55	26	42.7%	1,557	106	70	46	43.4%	1,520	143	81	62	43.7%
	of which: SME	57	1	1	0	52.5%	56	2	2	1	52.6%	56	2	2	1	52.7%
	Retail	178	4	3	2	45.9%	177	5	3	2	46.6%	176	6	4	3	46.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	440	3	4	1	26.6%	436	7	5	2	27.3%	433	11	5	3	27.4%
	of which: SME	68	1	0	0	9.6%	67	2	1	0	11.5%	66	3	1	0	12.1%
	Items associated with particularly high risk	1	0	0	0	56.3%	1	1	0	0	56.3%	1	1	0	0	56.3%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	47,265	171	102	60	35.0%	47,198	237	122	87	36.6%	47,144	292	139	109	37.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
United Kingdom	Central governments or central banks	56	0	0	0	40.0%	56	0	0	0	40.0%	56	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	582	4	4	2	40.2%	577	9	5	4	40.3%	573	13	7	5	40.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	16.8%	1	0	0	0	21.7%	1	0	0	0	23.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	639	5	4	2	40.1%	634	9	5	4	40.2%	630	13	7	5	40.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank - Girozentrale -

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)																
Luxembourg	Central governments or central banks	52	0	0	0	40.0%	52	0	0	0	40.0%	52	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	141	0	0	0	36.6%	141	1	0	0	36.4%	140	1	0	0	36.2%
	Corporates	166	2	3	1	41.3%	164	4	3	2	41.4%	162	6	4	2	41.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	16.7%	0	0	0	0	20.9%	0	0	0	0	21.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	359	2	3	1	40.7%	357	5	4	2	40.7%	355	7	4	3	40.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)																
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	147	0	0	0	20.0%	147	0	0	0	20.0%	147	0	0	0	20.0%
	Public sector entities	694	5	11	2	40.0%	688	11	13	4	40.0%	684	16	14	6	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	46.7%	0	0	0	0	46.7%	0	0	0	0	46.7%
	Corporates	230	30	14	12	39.0%	217	44	17	15	34.7%	205	55	19	18	32.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	46.1%	0	0	0	0	46.2%	0	0	0	0	46.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	16.3%	0	0	0	0	19.8%	0	0	0	0	19.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	1,071	35	25	14	39.1%	1,052	55	30	19	35.8%	1,036	70	34	24	34.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)																
France	Central governments or central banks	102	0	0	0	40.0%	102	0	0	0	40.0%	102	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	70	0	0	0	32.2%	70	0	0	0	31.5%	70	0	0	0	31.6%
	Corporates	2	0	0	0	43.6%	2	0	0	0	43.8%	2	1	0	0	44.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	6.2%	1	0	0	0	8.6%	1	0	0	0	8.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	175	0	0	0	39.3%	175	1	0	0	39.2%	175	1	1	0	39.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank - Girozentrale -

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Switzerland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	4	1	0	0	39.5%	3	1	1	0	39.5%	3	1	1	1	39.5%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	24	3	3	1	38.0%	21	7	4	3	38.0%	18	9	4	4	38.0%
	Corporates	23	0	0	0	49.7%	23	1	0	0	49.8%	23	1	1	1	49.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	37.7%	0	0	0	0	37.9%	0	0	0	0	38.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	0	0	17.9%	2	0	0	0	22.1%	2	0	0	0	23.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	53	4	3	2	39.1%	49	8	5	3	39.1%	46	12	6	5	39.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Netherlands	Central governments or central banks	54	0	0	0	40.0%	54	0	0	0	40.0%	54	0	0	0	40.0%
	Regional governments or local authorities	20	0	0	0	40.0%	20	0	0	0	40.0%	20	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	133	0	0	0	0.1%	133	1	0	0	0.1%	132	1	0	0	0.1%
	Corporates	70	0	0	2	35.7%	68	2	2	2	36.8%	67	2	2	2	37.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	6.3%	0	0	0	0	7.9%	0	0	0	0	9.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	277	6	2	2	33.9%	275	8	3	3	33.8%	274	9	3	3	33.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Hong Kong	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	80.2%	0	0	0	0	80.2%	0	0	0	0	80.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	80.2%	0	0	0	0	80.2%	0	0	0	0	80.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank - Girozentrale -

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Austria	Central governments or central banks	578	0	0	0	40.0%	578	0	0	0	40.0%	578	1	0	0	40.0%
	Regional governments or local authorities	39	0	0	0	40.0%	39	0	0	0	40.0%	39	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1	0	0	0	39.5%	1	0	0	0	39.5%	1	0	0	0	39.5%
	Corporates	43	3	4	2	47.8%	40	6	5	3	47.8%	38	9	6	4	47.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	63.7%	0	0	0	0	63.0%	0	0	0	0	62.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	13.0%	0	0	0	0	16.5%	0	0	0	0	17.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	662	4	4	2	47.4%	659	7	5	3	47.3%	656	9	6	4	47.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Canada	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	10	0	0	0	30.0%	10	0	0	0	30.0%	10	0	0	0	30.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	28	4	1	1	24.0%	25	7	2	2	24.0%	22	10	2	2	24.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	5.0%	0	0	0	0	5.0%	0	0	0	0	5.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	38	4	1	1	24.0%	35	7	2	2	24.0%	32	10	2	2	24.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Securitisations

Norddeutsche Landesbank - Girozentrale -

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA		0	0						
	IRB		26,419	26,419						
	Total		26,419	26,419						
REA	STA		0	0	0	0	0	0	0	0
	IRB		2,671	2,268	2,268	2,268	2,268	2,268	2,470	2,813
	Total		2,671	2,268	2,268	2,268	2,268	2,268	2,470	2,813
Impairments	Total	Total banking book others than assessed at fair value	39	71	85	87	87	88	88	89

(min EUR)

2018 EU-wide Stress Test: Risk exposure amounts

Norddeutsche Landesbank - Girozentrale -

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	36,052	34,758	34,779	34,804	34,828	35,386	36,161	35,499
Risk exposure amount for securitisations and re-securitisations	2,671	2,268	2,268	2,268	2,268	2,268	2,470	2,813
Risk exposure amount other credit risk	33,381	32,490	32,511	32,536	32,561	33,119	33,691	32,686
Risk exposure amount for market risk	3,763	3,763	3,763	3,763	3,763	4,867	4,880	4,888
Risk exposure amount for operational risk	5,523	5,523	5,523	5,523	5,523	5,523	5,523	5,523
Other risk exposure amounts	1,476	1,476	1,473	1,528	1,574	1,069	983	900
Total risk exposure amount	46,813	45,519	45,538	45,618	45,687	46,845	47,547	46,810

2018 EU-wide Stress Test: Capital

Norddeutsche Landesbank - Girozentrale -

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)										
A	OWN FUNDS		8,456	8,723	8,492	8,499	8,444	6,841	6,209	5,563
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		5,803	5,986	5,763	6,003	6,202	4,105	3,700	3,311
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	4,930
A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0	0
A.1.2	Retained earnings		1,592	1,465	1,401	1,593	1,775	46	-194	-425
A.1.3	Accumulated other comprehensive income		-102	-158	-158	-158	-158	-159	159	159
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	0	-196	-196	-196
A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)		-354	-354	-354	-354	-354	158	158	158
A.1.3.3	Other OCI contributions		252	196	196	196	196	196	196	196
A.1.4	Other Reserves		0	0	0	0	0	0	0	0
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		-158	-114	-114	-114	-114	-114	-114	-114
A.1.8	(-) Intangible assets (including Goodwill)		-137	-137	-137	-137	-137	-137	-137	-137
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs		0	0	-27	0	0	-608	-711	-810
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-397	-1	-1	-1	-1	-1	-1	-1
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	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	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	0
A.1.14.1	Of which: from securitisation positions (-)		0	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	0
A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-156	-126	-135	-113	-95	-161	-196	-229
A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	-13	-39	-64
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0	0
A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0	0
OWN FUNDS										
A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)			235						
A.1.21.1	Of which: subject to transitional arrangements			0	0	0	0	0	0	0
A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17			181	181	181	181	181	181	181
A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018			0	0	0	0	0	0	0
A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above			0	0	0	0	0	0	0
A.1.22	Transitional adjustments		230	128	4	3	2	4	3	2
A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		36	5	4	3	2	4	3	2
A.1.22.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0	0
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0	0
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0	0
A.1.22.4	Other transitional adjustments to CET1 Capital		194	123	0	0	0	0	0	0
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		21	27	0	0	0	0	0	0
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)		28	32						

2018 EU-wide Stress Test: Capital

Norddeutsche Landesbank - Girozentrale -

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	426	426	316	227	139	316	227	139
	A.2.1	50	50	50	50	50	50	50	50
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	376	376	266	177	89	266	177	89
	A.2.4.1	0	0	0	0	0	0	0	0
	A.3	6,229	6,413	6,079	6,231	6,340	4,421	3,927	3,449
	A.4	2,227	2,310	2,413	2,268	2,104	2,420	2,282	2,113
	A.4.1	2,672	2,672	2,498	2,272	2,025	2,498	2,272	2,025
	A.4.2	0	83	164	161	159	172	175	169
	A.4.3	-445	-445	-250	-165	-81	-250	-165	-81
	A.4.3.1	0	0	0	0	0	0	0	0
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	46,813	45,519	45,538	45,618	45,687	46,845	47,547	46,810
	B.1	52	52	0	0	0	0	0	0
	B.2	0	0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	12.40%	13.15%	12.66%	13.16%	13.57%	8.76%	7.78%	7.07%
	C.2	13.31%	14.09%	13.35%	13.66%	13.88%	9.44%	8.26%	7.37%
	C.3	18.06%	19.16%	18.65%	18.63%	18.48%	14.60%	13.06%	11.88%
Fully loaded CAPITAL	D.1	5,573	5,859	5,759	6,000	6,200	4,101	3,697	3,309
	D.2	5,623	5,909	5,809	6,050	6,250	4,151	3,747	3,359
	D.3	8,295	8,664	8,472	8,484	8,434	6,821	6,194	5,553
CAPITAL RATIOS (%) Fully loaded	E.1	11.92%	12.89%	12.65%	13.15%	13.57%	8.75%	7.78%	7.07%
	E.2	12.03%	13.00%	12.76%	13.26%	13.68%	8.86%	7.88%	7.18%
	E.3	17.74%	19.06%	18.60%	18.60%	18.46%	14.56%	13.03%	11.86%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G	0	0	50	50	50	50	50	50
	G.1	0	0	0	0	0	0	0	0
	H.1	182,468	183,541	183,541	183,541	183,541	183,541	183,541	183,541
	H.2	182,407	183,481	183,481	183,481	183,481	183,481	183,481	183,481
	H.3	3.41%	3.49%	3.31%	3.39%	3.45%	2.41%	2.14%	1.88%
	H.4	3.08%	3.22%	3.17%	3.30%	3.41%	2.26%	2.04%	1.83%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
	P.3	0.33%	0.33%	0.66%	1.00%	1.00%	0.66%	1.00%	1.00%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	1.59%	1.59%	2.55%	3.51%	3.51%	2.55%	3.51%	3.51%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Norddeutsche Landesbank - Girozentrale -

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	1,430	1,493	1,536	1,469	951	1,015	962
Interest income	6,671	5,252	5,691	6,312	5,269	5,992	6,830
Interest expense	-5,240	-3,759	-4,154	-4,843	-4,291	-4,952	-5,840
Dividend income	1	1	1	1	1	1	1
Net fee and commission income	107	107	107	107	97	97	97
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-183	50	50	50	-911	37	37
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					205		
Other operating income not listed above, net	889	-31	-31	-31	-32	-31	-31
Total operating income, net	2,245	1,619	1,663	1,595	309	1,118	1,065
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-952	-572	-232	-212	-1,127	-301	-239
Other income and expenses not listed above, net	-1,212	-1,138	-1,130	-1,124	-1,209	-1,161	-1,156
Profit or (-) loss before tax from continuing operations	80	-91	301	259	-2,026	-344	-330
Tax expenses or (-) income related to profit or loss from continuing operations	-60	27	-27	0	608	103	99
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	20	-63	274	259	-1,418	-241	-231
Amount of dividends paid and minority interests after MDA-related adjustments	0	0	82	78	0	0	0
Attributable to owners of the parent net of estimated dividends	20	-63	192	181	-1,418	-241	-231
Memo row: Impact of one-off adjustments		104	104	104	104	104	104
The results include distribution restrictions for MDA adjustments		No	No	No	Yes	Yes	Yes

2018 EU-wide Stress Test: Major capital measures and realised losses

Norddeutsche Landesbank - Girozentrale -

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Norddeutsche Landesbank - Girozentrale -

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	27,763	0	0	0	63	0	0
Central banks	16	0	0	0	0	0	0
General governments	12,763	0	0	0	45	0	0
Credit institutions	10,493	0	0	0	17	0	0
Other financial corporations	2,737	0	0	0	1	0	0
Non-financial corporations	1,753	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	127,444	399	8,902	8,585	16	3,682	2,765
Central banks	13,618	0	0	0	0	0	0
General governments	17,710	1	0	0	-3	0	0
Credit institutions	19,068	238	205	0	0	0	0
Other financial corporations	7,085	0	31	31	1	18	11
Non-financial corporations	63,934	151	8,594	8,482	16	3,641	2,706
Households	6,029	9	72	72	2	22	48
DEBT INSTRUMENTS other than HFT	155,207	399	8,902	8,585	79	3,682	2,765
OFF-BALANCE SHEET EXPOSURES	27,908		175	175	-21	-29	3

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 Institutions 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 Institutions 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)

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Norddeutsche Landesbank - Girozentrale -

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
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)	8,676	7,312	2,582	2,573	2,481
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	11	11	3	3	9
Non-financial corporations	8,609	7,285	2,577	2,568	2,431
Households	55	15	3	3	42
DEBT INSTRUMENTS other than HFT	8,676	7,312	2,582	2,573	2,481
Loan commitments given	24	23	-1	-1	1

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□