



2022 EU-wide Transparency Exercise

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

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

2022 EU-wide Transparency Exercise

Key Metrics

Norddeutsche Landesbank - Girozentrale -

(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,750	5,788	5,697	5,618	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,750	5,788	5,697	5,618	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,800	5,838	5,748	5,668	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	5,800	5,838	5,748	5,668	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,464	7,436	7,287	7,157	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,464	7,436	7,287	7,157	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	36,642	37,528	36,762	37,085	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	36,642	37,528	36,762	37,085	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.69%	15.42%	15.50%	15.15%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.69%	15.42%	15.50%	15.15%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.83%	15.56%	15.63%	15.28%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.83%	15.56%	15.63%	15.28%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.37%	19.81%	19.82%	19.30%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.37%	19.81%	19.82%	19.30%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	117,706	113,214	112,336	114,099	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.93%	5.16%	5.12%	4.97%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Norddeutsche Landesbank - Girozentrale -

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,800	5,838	5,748	5,668	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	5,790	5,828	5,748	5,668	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	117,706	113,214	112,336	114,099	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	117,706	113,214	112,336	114,099	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.93%	5.16%	5.12%	4.97%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.92%	5.15%	5.12%	4.97%	[A.2]/[B.2]	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosure.

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Overview of Risk exposure amounts

Norddeutsche Landesbank - Girozentrale -

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Credit risk (excluding CCR and Securitisations) ¹	29,305	30,028	30,232	30,572	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	2,402	2,353	2,246	2,297	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	25,815	26,496	27,210	27,450	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	422	424	444	488	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,077	1,042	743	704	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	509	499	517	555	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	1,389	1,561	1,266	1,088	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,404	1,441	1,428	1,593	C 02.00 (r0520, c0010)
Of which the standardised approach	180	167	242	395	C 02.00 (r0530, c0010)
Of which IMA	1,224	1,274	1,186	1,198	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,838	2,838	2,450	2,450	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	2,838	2,838	2,450	2,450	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	120	120	126	123	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	36,642	37,528	36,762	37,085	

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

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

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P&L

Norddeutsche Landesbank - Girozentrale -

(mn EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	3,094	4,087	981	1,885
Of which debt securities income	185	244	58	120
Of which loans and advances income	1,214	1,599	372	767
Interest expenses	2,456	3,295	745	1,461
Of which deposits expenses	671	933	202	403
Of which debt securities issued expenses	161	222	48	105
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	8	16	0	11
Net Fee and commission income	39	61	39	66
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	7	-1	-8	-6
Gains or (-) losses on financial assets and liabilities held for trading, net	-190	-277	-409	-869
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	388	481	334	706
Gains or (-) losses from hedge accounting, net	-8	-41	-17	-19
Exchange differences (gain or (-) loss), net	14	24	8	15
Net other operating income /(expenses)	21	9	-2	-2
TOTAL OPERATING INCOME, NET	916	1,064	182	327
(Administrative expenses)	675	925	244	451
(Cash contributions to resolution funds and deposit guarantee schemes)	87	89	9	68
(Depreciation)	56	74	18	33
Modification gains or (-) losses, net	2	2	0	0
(Provisions or (-) reversal of provisions)	-5	-16	60	-6
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-5	-9	2	-2
(Other provisions)	0	-7	58	-5
Of which pending legal issues and tax litigation ¹	0	10	0	0
Of which restructuring ²	0	-52	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-24	4	-47	-65
(Financial assets at fair value through other comprehensive income)	-1	1	0	0
(Financial assets at amortised cost)	-24	3	-47	-65
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-3	11	-4	49
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	126	2	-105	-105
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	135	10	-83	-74
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	135	10	-83	-74
Of which attributable to owners of the parent	135	10	-83	-74

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

Norddeutsche Landesbank - Girozentrale -

(mln EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	6,113				6,832				5,960				5,775				IAS 1.54 (i)
Financial assets held for trading	7,428	426	5,080	1,922	6,383	8	4,137	2,238	6,446	191	3,585	2,670	7,869	96	4,101	3,673	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,131	550	414	168	983	463	222	298	932	397	226	310	775	317	199	258	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	13,332	3,507	8,837	988	13,015	1,392	10,721	903	11,991	2,481	8,685	825	11,578	2,283	8,679	616	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	85,060				84,532				83,437				84,098				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives - Hedge accounting	545	0	545	0	474	0	467	6	359	0	348	11	290	0	279	11	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk	293				284				21				-155				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	4,965				3,946				3,799				3,685				
TOTAL ASSETS	118,867				116,449				112,945				113,915				IAS 1.9(a), IG 6

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

(m€ EUR)		As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	12,305	133	0	-1	-3	0	11,931	218	0	-1	-5	0	11,101	128	0	-1	-5	0	10,900	123	0	-1	-4	0	Annex V.Part 1.31, 44(b)
	Loans and advances	898	0	0	0	0	0	872	0	0	0	0	0	767	0	0	0	0	0	561	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	3,395	211	0	-1	-2	0	3,394	201	0	-1	-1	0	3,246	164	0	-1	-1	0	3,146	200	0	-1	-2	0	Annex V.Part 1.31, 44(b)
	Loans and advances	77,633	3,607	1,125	-188	-304	-415	77,590	3,282	934	-214	-283	-370	76,800	3,138	916	-205	-278	-342	77,766	2,964	828	-156	-333	-315	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

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Breakdown of liabilities

Norddeutsche Landesbank - Girozentrale -

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	2,255	2,069	1,973	2,783	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	5,760	5,645	5,320	4,906	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	95,791	95,201	93,227	95,249	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,226	1,099	774	619	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	642	531	-180	-823	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,706	3,631	3,267	2,611	IAS 37.10; IAS 1.54(l)
Tax liabilities	2,202	1,571	1,541	1,537	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,153	646	916	675	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	112,735	110,392	106,839	107,557	IAS 1.9(b); IG 6
TOTAL EQUITY	6,132	6,056	6,106	6,358	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	118,867	116,449	112,945	113,915	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Norddeutsche Landesbank - Girozentrale -

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		3,355	3,149	2,656	3,307	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	126	19	91	95	Annex V.Part 1.31
Deposits	Central banks	541	541	542	193	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5,321	4,677	4,224	6,598	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	993	924	880	874	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	29,372	28,340	29,245	30,176	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2,612	2,455	2,266	2,500	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	23,948	24,821	22,282	21,520	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,015	2,872	1,910	2,032	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	12,985	13,484	13,652	13,838	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,990	10,094	10,246	10,440	ECB/2013/33 Annex 2.Part 2.9.1
	Households	6,924	7,055	7,050	7,112	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	5,861	6,008	6,014	6,080	Annex V.Part 1.42(f), 44(c)
Debt securities issued		22,459	21,927	21,553	20,718	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,847	1,841	1,872	1,920	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		105,032	104,014	101,295	103,557	

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Market Risk

Norddeutsche Landesbank - Girozentrale -

(min EUR)	SA		1M										1M										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR <i>(Memorandum item)</i>		STRESSED VaR <i>(Memorandum item)</i>		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR <i>(Memorandum item)</i>		STRESSED VaR <i>(Memorandum item)</i>		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021											
Traded Debt Instruments	180	166	19	8	84	32							24	8	83	26							
Of which: General risk	0	0	19	8	84	32							24	8	83	26							
Of which: Specific risk	180	166	0	0	0	0							0	0	0	0							
Equities	0	0	0	0	0	0							0	0	0	0							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Foreign exchange risk	0	1	3	1	8	2							4	1	9	4							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	180	167	19	7	79	30	0	0	0	0	0	1,224	24	8	78	25	0	0	0	0	0	1,274	
As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022											
Traded Debt Instruments	241	394	28	9	71	25							22	10	65	21							
Of which: General risk	0	0	28	9	71	25							22	10	65	21							
Of which: Specific risk	241	394	0	0	0	0							0	0	0	0							
Equities	0	0	0	0	0	0							0	0	0	0							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Foreign exchange risk	1	1	4	2	12	4							5	1	14	4							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	242	395	24	9	70	24	0	0	0	0	0	1,186	26	10	70	21	0	0	0	0	0	1,198	

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

Standardised Approach								
As of 30/09/2021				As of 31/12/2021				
Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	
Consolidated data	(in EUR, %)							
	Central governments or central banks	7,377	7,399	0	6,361	6,433	0	
	Regional governments or local authorities	17,095	20,412	103	15,604	18,654	2	
	Public sector entities	5,600	5,813	100	5,760	5,983	101	
	Multilateral Development Banks	484	506	0	499	509	0	
	International Organisations	274	274	0	250	250	0	
	Institutions	15,460	11,821	19	15,593	12,135	29	
	Corporates	2,602	1,418	1,102	2,865	1,641	1,251	
	of which: SME	238	230	10	199	165	162	
	Retail	375	150	143	374	154	113	
	of which: SME	14	14	6	10	10	4	
	Secured by mortgages on immovable property	203	202	100	274	273	83	
	of which: SME	55	54	16	54	54	15	
	Exposures in default	110	47	55	121	36	36	14
	Items associated with particularly high risk	12	12	18	30	17	25	
	Covered bonds	56	56	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	12	12	10	11	11	9	
	Equity	448	448	619	426	426	533	
	Other exposures	39	39	18	36	36	16	
	Standardised Total ^b	50,592	48,599	2,420	48,533	47,215	2,379	109

^(a) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).^(b) Standardised Total does not include the liquidation value of the assets held in the portfolio as of the 31/12/2021.^(c) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 10% of total original exposure or Top 10 countries ranked by original exposure.^(d) as of end quarter

Standardised Approach								
As of 30/09/2021				As of 31/12/2021				
Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	
GERMANY	(in EUR, %)							
	Central governments or central banks	5,751	6,207	0	5,414	6,030	0	
	Regional governments or local authorities	16,547	19,865	1	15,001	18,651	1	
	Public sector entities	5,020	5,230	0	5,198	5,418	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	15,460	11,821	19	15,593	12,135	29	
	Corporates	1,897	1,024	986	1,818	1,124	1,092	
	of which: SME	238	230	10	199	165	162	
	Retail	373	148	109	372	152	112	
	of which: SME	14	14	6	10	10	4	
	Secured by mortgages on immovable property	286	285	98	287	286	90	
	of which: SME	55	54	16	54	54	15	
	Exposures in default	57	8	87	11	11	13	14
	Items associated with particularly high risk	12	12	18	12	12	17	
	Covered bonds	56	56	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	444	444	612	423	423	526	
	Other exposures	30	30	13	30	30	13	
	Standardised Total ^b			56			63	

^(a) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).^(b) Total value adjustments and provisions are country of counterparties exclude those for securitisation exposures, additional valuation adjustments (VAAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

Standardised Approach								
As of 30/09/2021				As of 31/12/2021				
Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	
UNITED STATES	(in EUR, %)							
	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	580	576	188	570	568	182	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	490	12	1	502	4	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	1	1	0	1	1	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total ^b			2			2	

^(a) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).^(b) Total value adjustments and provisions are country of counterparties exclude those for securitisation exposures, additional valuation adjustments (VAAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

Standardised Approach								
As of 30/09/2021				As of 31/12/2021				
Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	
FRANCE	(in EUR, %)							
	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	1	1	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total ^b			0			0	

^(a) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).^(b) Total value adjustments and provisions are country of counterparties exclude those for securitisation exposures, additional valuation adjustments (VAAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

Standardised Approach								
As of 30/09/2021				As of 31/12/2021				
Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	
UNITED KINGDOM	(in EUR, %)							
	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	200	200	11	300	300	11	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total ^b			0			0	

^(a) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).^(b) Total value adjustments and provisions are country of counterparties exclude those for securitisation exposures, additional valuation adjustments (VAAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	24	24	0		0	0	0	0
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	0	0	0		0	0	0	0
	Corporates	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Retail	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	0
	Covered bonds	0	0	0		0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0
	Collective investments undertakings (CIU)	0	0	0		0	0	0	0
	Equity	0	0	0		0	0	0	0
	Other exposures	0	0	0		0	0	0	0
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
IRELAND	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	0
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	0	0	0		0	0	0	0
	Corporates	99	76	76		97	68	68	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	51	39	40	12	52	24	24	29
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				14				29

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	0
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	0	0	0		0	0	0	0
	Corporates	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Retail	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	11	11	10		11	11	9	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Other Countries	(in EUR, %)								
	Central governments or central banks	137	137	0		653	653	0	
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	484	556	0		859	859	0	
	International Organisations	324	324	0		255	255	0	
	Institutions	0	0	0		0	0	0	0
	Corporates	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Retail	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
AUSTRIA	(in EUR, %)								
	Central governments or central banks	811	811	0		0	0	0	0
	Regional governments or local authorities	2	2	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	0	0	0		0	0	0	0
	Corporates	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Retail	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWEDEN	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	0
	Regional governments or local authorities	10	10	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	0	0	0		0	0	0	0
	Corporates	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Retail	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
Consolidated data	Central governments or central banks	5,670	5,670	0		5,643	5,643	0	
	Regional governments or local authorities	14,768	17,645	2		14,643	17,395	2	
	Public sector entities	5,325	5,723	185		5,197	5,625	180	
	Multilateral Development Banks	787	787	0		772	772	0	
	International Organisations	243	243	0		210	210	0	
	Institutions	15,817	12,095	24		16,572	12,470	22	
	Corporates	2,733	1,335	1,176		2,312	1,642	1,338	
	of which: SME	183	176	149		173	162	134	
	Retail	372	151	111		214	35	26	
	of which: SME	11	11	0		0	0	0	
	Secured by mortgages on immovable property	268	267	91		76	75	23	
	of which: SME	24	53	15		52	51	14	
	Exposures in default	124	45	50	76	125	44	40	80
	Items associated with particularly high risk	30	17	25		33	21	31	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	103	103	7		103	103	7	
	Equity	417	417	508		427	427	542	
	Other exposures	20	20	0		103	103	114	
	Standardised Total ⁽²⁾	46,865	45,112	2,372	102	47,335	44,936	2,334	101

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

(2) Standardised Total does not include the Saceration position unless in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
GERMANY	Central governments or central banks	5,631	5,640	0		5,313	5,679	0	
	Regional governments or local authorities	14,763	17,642	1		14,640	17,392	1	
	Public sector entities	4,991	5,189	10		4,867	4,888	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15,817	12,095	24		16,572	12,470	21	
	Corporates	1,758	1,363	1,033		1,950	1,220	1,195	
	of which: SME	183	176	149		173	162	134	
	Retail	371	151	111		213	35	26	
	of which: SME	11	11	0		0	0	0	
	Secured by mortgages on immovable property	261	260	88		69	68	21	
	of which: SME	54	53	15		52	51	14	
	Exposures in default	73	19	25	52	72	19	24	52
	Items associated with particularly high risk	12	12	18		14	14	21	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	413	413	501		423	423	534	
	Other exposures	20	20	0		103	103	111	
	Standardised Total ⁽²⁾				61				62

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	544	543	175		540	539	173	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	482	4	4		523	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽²⁾				1				2

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽²⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	287	287	11		233	233	10	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽²⁾				0				0

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

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

2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Norddeutsche Landesbank - Girozentrale -

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
IRELAND	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	90	68	68		91	74	74	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	49	24	24	25	53	25	25	28
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴	0	0	0	34	0	0	0	34

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	10	10	7	0	10	10	7	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Other Countries	(in EUR, %)								
	Central governments or central banks	636	636	0		627	627	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	787	787	0		772	772	0	
	International Organisations	243	243	0		210	210	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
AUSTRIA	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWEDEN	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴	0	0	0	0	0	0	0	0

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

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Norddeutsche Landesbank - Girozentrale -

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	(in EUR, %)										
	Central banks and central governments	3,370	0	4,016	1,316	0	4,882	0	5,175	1,706	0
	Institutions	9,177	1	7,036	1,899	0	6,957	1	5,649	1,639	0
	Corporates	66,316	1,264	54,478	23,586	0	1,034	65,888	953	53,910	24,026
	Corporates - Of Which: Specialised Lending	17,759	371	14,680	5,564	0	151	23,893	381	20,701	6,462
	Corporates - Of Which: SME	7,583	99	6,431	2,073	0	59	5,727	92	4,535	1,728
	Retail	2,748	10	2,735	422	14	12	2,741	9	2,738	424
	Retail - Secured on real estate property	1,310	3	1,310	138	4	4	1,320	2	1,320	141
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,310	3	1,310	138	4	4	1,320	2	1,320	141
	Retail - Qualifying Revolving	389	0	392	11	0	0	393	0	395	11
	Retail - Other Retail - Of Which: SME	1,048	7	1,032	273	10	8	1,029	7	1,013	272
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	1,048	7	1,032	273	10	8	1,029	7	1,013	272
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total ³				27,029					26,659		

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

(2) IRB Total does not include the Securitisation position unless in the results prior to the 2015 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
GERMANY	(in EUR, %)										
	Central banks and central governments	1,240	0	1,334	1,143	0	1,281	0	1,299	1,138	0
	Institutions	5,168	1	3,181	1,114	0	3,951	1	2,722	1,089	0
	Corporates	43,195	626	34,307	14,802	0	664	43,184	490	34,121	15,045
	Corporates - Of Which: Specialised Lending	7,405	208	6,270	2,153	0	298	9,763	82	8,577	3,080
	Corporates - Of Which: SME	6,384	99	5,405	1,762	0	35	4,761	92	3,811	1,425
	Retail	2,748	10	2,735	422	14	12	2,741	9	2,738	424
	Retail - Secured on real estate property	1,310	3	1,310	138	4	4	1,320	2	1,320	141
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,310	3	1,310	138	4	4	1,320	2	1,320	141
	Retail - Qualifying Revolving	389	0	392	11	0	0	393	0	395	11
	Retail - Other Retail	1,048	7	1,032	273	10	8	1,029	7	1,013	272
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,048	7	1,032	273	10	8	1,029	7	1,013	272
	Equity	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
IRB Total											

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

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
UNITED STATES	(in EUR, %)										
	Central banks and central governments	749	0	737	12	0	1,068	0	996	56	0
	Institutions	626	0	626	184	0	1	626	184	0	0
	Corporates	3,177	44	1,517	1,042	0	30	2,360	38	1,614	43
	Corporates - Of Which: Specialised Lending	1,694	0	1,152	0	0	26	1,775	46	1,292	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
FRANCE	(in EUR, %)										
	Central banks and central governments	0	0	133	19	0	0	0	132	19	0
	Institutions	469	0	469	73	0	424	0	424	82	0
	Corporates	3,177	0	2,787	1,085	0	10	3,145	0	2,712	1,045
	Corporates - Of Which: Specialised Lending	1,288	0	1,080	332	0	1	1,735	0	1,510	488
	Corporates - Of Which: SME	36	0	33	19	0	0	288	0	255	124
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	(in EUR, %)										
	Central banks and central governments	90	0	90	16	0	215	0	215	29	0
	Institutions	74	0	74	20	0	118	0	118	43	0
	Corporates	3,571	45	3,081	1,227	0	16	4,036	10	3,055	1,236
	Corporates - Of Which: Specialised Lending	2,650	0	2,589	649	0	0	3,038	0	2,966	856
	Corporates - Of Which: SME	83	0	59	13	0	0	65	0	41	9
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

[illegible]

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

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^c	Exposure Value ^d	Risk exposure amount	Value adjustments and provisions		
										Of which: off-balance	Of which: off-balance
(in EUR, %)		0	0	0	0	0	0	0	0	0	
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	43	0	43	18	0	0	0	0	0	
	Corporates	1,813	-41	1,469	765	40	1,853	-41	1,500	33	
	Corporates - Of Which: Specialised Lending	1,357	41	1,071	523	39	1,496	41	1,196	61	
	Corporates - Of Which: SME	79	0	74	42	1	0	0	0	9	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	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	
	Retail - Qualifying Newbuilding	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	
	Other assets credit-obligation assets	0	0	0	0	0	0	0	0	0	
TBB Total											

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

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
(see EPR - %)		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: guaranteed		Of which: collective		Of which: guaranteed		Of which: collective	
LUXEMBOURG	Central banks and central governments	156	0	156	0	75	0	75	0
	Institutions	1	0	1	0	0	0	0	0
	Corporates	1,448	27	1,364	925	24	1,479	41	1,328
	Corporate - Of Which: Specialised Lending	365	27	229	64	0	21	853	27
	Corporate - Of Which: SME	60	0	50	11	0	64	43	10
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0
	SSE Total	156	27	1,364	925	24	1,479	41	1,328

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

[illegible]

⁽¹⁾ Original sentence: *unlike Ferraro's view, it is not at all clear that any effort due to profit maximization further or profit risk mitigation techniques is a worthwhile effort*

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Of which: defective	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Of which: defective	
(Incl EIR - %)		155	0	164	0	0	619	0	627	1	0	0
AUSTRIA	Central banks and central governments	81	0	85	16	0	0	88	17	0	0	0
	Institutions	573	0	552	329	2	704	0	681	420	0	9
	Corporates	0	0	0	0	0	115	0	115	36	0	0
	Corporates - Of Which: Specialised Lending	68	0	68	13	0	51	51	51	11	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
	SUB-TOTAL											

⁽³⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach																		
		As of 30/09/2021					As of 31/12/2021													
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions											
										Of which: guaranteed	Of which: defaultable	Of which: guaranteed	Of which: defaultable							
SWEDEN	(opp IRB, %)																			
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	450	0	450	40	0	380	0	380	22	22	0	0	0	0	0	0	0	0	0
	Corporates	771	11	476	191	0	721	11	460	189	0	2	2	0	0	0	0	0	0	0
	Corporates - Of Which: Specialized Lending	575	11	286	115	0	522	11	246	96	0	2	2	0	0	0	0	0	0	0
	Corporates - Of Which: SME	10	0	9	3	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	0
	Retail - Secured on real estate property	0	0	0	0	0	0	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	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	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	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	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	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Sub Total																				

⁽³⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Of which: defaulted
		(mb EUR, %)									
Consolidated data	Central banks and central governments										
	Institutions	7,583	1	6,395	1,640	0	7,583	1	6,892	1,664	0
	Corporates	65,545	889	54,640	24,525	0	790	6,830	830	55,845	24,647
	Corporates - Of Which: Specialised Lending	23,888	323	20,077	8,766	0	400	20,119	305	20,452	8,759
	Corporates - Of Which: SME	6,638	90	6,639	1,067	0	33	6,629	82	5,623	2,045
	Retail	2,732	8	2,719	444	12	10	3,027	9	3,031	488
	Retail - Secured on real estate property	1,324	2	1,324	153	4	1	1,520	3	1,520	177
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,324	2	1,324	153	4	1	1,520	3	1,520	177
	Retail - Qualifying Revolving	391	0	396	11	1	0	415	0	416	12
	Retail - Other Retail	1,056	6	1,001	280	7	7	1,052	6	1,075	298
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,056	6	1,001	280	7	7	1,052	6	1,075	298
	Equity	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
	IRB Total ^a				26,670					26,905	

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
(mb EUR, %)													
GERMANY	Central banks and central governments	1,309	0	1,306	1,122	0	0	1,291	0	1,399	1,112	0	0
	Institutions	4,447	1	3,424	1,096	0	2	4,270	1	3,317	1,102	0	0
	Corporates	43,917	485	34,835	15,351	0	483	44,427	417	35,303	15,353	0	497
	Corporates - Of Which: Specialised Lending	9,996	69	8,781	3,315	0	177	9,262	69	8,188	3,097	0	207
	Corporates - Of Which: SME	1,965	30	1,401	1,059	0	46	1,794	81	4,786	1,689	0	1,689
	Retail	2,722	8	2,719	444	12	10	3,027	9	3,011	488	13	10
	Retail - Secured on real estate property	1,324	2	1,324	153	4	4	1,520	3	1,520	177	6	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	1,324	2	1,324	153	4	3	1,520	3	1,520	177	6	3
	Retail - Qualifying Revolving	391	0	394	11	1	1	415	0	416	12	1	1
	Retail - Other Retail	1,016	6	1,001	280	7	7	1,082	6	1,075	298	6	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	1,016	6	1,001	280	7	7	1,082	6	1,075	298	6	7
	Equity	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) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(mb EUR, %)													
UNITED STATES	Central banks and central governments	744	0	725	97	0	0	1,020	0	1,056	101	0	0
	Institutions	267	0	267	78	0	0	375	0	375	106	0	0
	Corporates	2,235	30	1,739	1,263	0	35	2,365	31	1,852	1,289	0	13
	Corporates - Of Which: Specialised Lending	1,945	30	1,401	1,058	0	32	1,823	31	1,290	1,022	0	30
	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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted
FRANCE	Central banks and central governments	0	0	151	22	0	0	0	157	24	0
	Institutions	431	0	431	80	0	997	0	997	88	0
	Corporates	3,143	0	2,706	1,041	0	3,215	0	2,788	1,029	0
	Corporates - Of Which: Specialised Lending	1,810	0	1,566	504	0	2	1,896	0	1,627	535
	Corporates - Of Which: SME	303	0	280	122	0	1	297	0	280	133
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
(mb EUR, %)													
UNITED KINGDOM	Central banks and central governments	216	0	216	39	0	0	101	0	101	18	0	0
	Institutions	77	0	77	29	0	0	82	0	82	32	0	0
	Corporates	3,691	10	3,691	1,204	0	13	1,370	10	1,488	1,142	0	12
	Corporates - Of Which: Specialised Lending	2,672	0	2,600	727	0	3	2,626	0	2,564	722	0	2
	Corporates - Of Which: SME	68	0	51	11	0	0	67	0	50	11	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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total:												

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Norddeutsche Landesbank - Girozentrale -

												IRB Approach															
												As of 31/03/2022						As of 30/06/2022									
												Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
												Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)																											
NETHERLANDS	Central banks and central governments											166	0	194	7	0	0	166	0	193	7	0	0				
	Institutions											169	0	140	25	0	0	170	0	144	26	0	0				
	Corporates											2,653	2	2,615	1,119	0	39	2,910	2	2,851	1,157	0	26				
	Corporates - Of Which: Specialised Lending											1,081	2	1,060	412	0	12	1,211	2	1,183	480	0	11				
	Corporates - Of Which: SME											266	0	265	115	0	14	265	0	264	115	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				
	Other non credit-obligation assets											0	0	0	0	0	0	0	0	0	0	0	0				
IRB Total																											

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

IRB Approach											
As of 31/03/2022											
As of 30/06/2022											
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
(in EUR, %)											
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	130	0	130	18	0	112	0	112	17	0
	Corporates	1,770	41	1,453	752	38	1,661	19	1,391	747	34
	Corporates - Of Which: Specialised Lending	1,406	41	1,110	576	0	1,371	19	1,060	580	34
	Corporates - Of Which: SME	43	0	43	17	0	41	17	0	41	17
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach										
		As of 31/03/2022					As of 30/06/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
										Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)												
LUXEMBOURG	Central banks and central governments	740	0	740	0	0	0	236	0	236	0	0
	Institutions	1	0	1	0	0	0	0	0	0	0	0
	Corporates	1,515	28	1,390	657	25	1,628	29	1,542	700	35	25
	Corporates - Of Which: Specialised Lending	998	28	912	452	0	1,013	28	919	479	0	25
	Corporates - Of Which: SME	123	0	96	21	0	123	0	102	24	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
IRB Total												

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

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
										Of which: defaulted	Of which: defaulted
(in EUR, %)											
Other Countries	Central banks and central governments	79	0	79	0	0	68	0	68	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	65	12	0	0	64	12	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted
(in EUR, %)											
AUSTRIA	Central banks and central governments	589	0	585	1	0	579	0	585	1	0
	Institutions	82	0	85	15	0	76	0	80	13	0
	Corporates	609	0	641	280	0	8	721	0	696	278
	Corporates - Of Which: Specialised Lending	115	0	115	40	0	0	115	0	115	40
	Corporates - Of Which: SME	54	0	54	12	0	0	83	0	79	17
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total:											

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
												Of which: defaulted	Of which: defaulted
(in EUR, %)													
SWEDEN	Central banks and central governments	8	0	8	2	0	0	8	0	8	1	0	0
	Institutions	351	0	351	21	0	0	285	0	285	17	0	0
	Corporates	810	11	802	208	0	2	904	11	892	202	0	0
	Corporates - Of Which: Specialised Lending	470	11	200	73	0	2	493	11	223	84	0	2
	Corporates - Of Which: SME	36	0	35	7	0	0	36	0	35	7	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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
Total Totals													

[illegible]

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Norddeutsche Landesbank - Girozentrale -

As of 31/12/2021

(mln EUR)		As of 31/12/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
I 0 - 3M f	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		21	21	0	0	0	21	0	0	0	0	0	0	0	0
I 2Y - 3Y f		27	27	0	0	0	27	0	0	0	0	0	0	0	0
I 3Y - 5Y f		21	21	0	0	0	21	0	0	0	0	0	0	0	0
I 5Y - 10Y f		8	8	0	0	0	8	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		77	77	0	0	69	8	0	0	0	0	0	0	0	6
I 0 - 3M f	France														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Germany	789	789	0	0	501	288	15	503	0	0	318	0	0	0
I 3M - 1Y f		491	491	0	0	200	274	4	0	0	26	0	0	0	0
I 1Y - 2Y f		1,119	1,119	0	0	700	420	0	53	0	12	0	0	0	0
I 2Y - 3Y f		1,293	1,293	0	0	731	462	5	114	-10	253	0	0	0	0
I 3Y - 5Y f		1,877	1,877	0	0	729	1,148	32	171	-43	1,464	0	0	0	0
I 5Y - 10Y f		3,114	3,114	0	0	1,114	2,000	124	2,043	-26	532	24	0	0	0
I 10Y - more	6,341	6,341	0	0	90	6,251	188	120	-141	485	62	0	0	0	
Total		15,024	15,024	0	0	4,024	10,883	368	3,005	-220	2,772	404	0	0	5
I 0 - 3M f	Croatia														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Greece														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Hungary														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Ireland														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		2	2	0	0	2	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		36	36	0	0	0	24	0	0	0	0	0	0	0	0
I 10Y - more	290	290	0	0	286	0	0	0	0	0	0	0	0	0	0
Total		328	328	0	0	287	24	0	0	0	0	0	0	0	191
I 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		7	7	0	0	0	7	0	0	0	0	0	0	0	0
I 5Y - 10Y f		21	21	0	0	0	21	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		28	28	0	0	0	28	0	0	0	0	0	0	0	6

[illegible]

Norddeutsche Landesbank - Girozentrale -

(mln EUR)		As of 31/12/2021															Risk weighted exposure amount
		Direct exposures															
		On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
Residual Maturity	Country / Region																
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		163	163	0	0	0	0	163	0	0	0	0	0	0	0	0	
Total		163	163	0	0	0	0	163	0	0	0	0	0	0	0	0	3
[0 - 3M]	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		14	14	0	0	0	14	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		271	271	0	0	271	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		35	35	0	0	0	35	0	0	0	0	0	0	0	0	0	
[10Y - more]		199	199	0	0	0	199	0	0	0	0	0	0	0	0	0	
Total		520	520	0	0	271	249	0	0	0	0	0	0	0	0	0	8
[0 - 3M]	China																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		15	15	0	0	0	15	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		59	59	0	0	0	59	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		73	73	0	0	0	73	0	0	0	0	0	0	0	0	0	1
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		7	7	0	0	7	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		8	8	0	0	8	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		8	8	0	0	8	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		22	22	0	0	22	0	0	0	0	0	0	0	0	0	0	1
[0 - 3M]	Other Central and eastern Europe countries non EEA																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Middle East																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Latin America and the Caribbean																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Norddeutsche Landesbank - Girozentrale -

		As of 31/12/2021													
		Direct exposures											Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	0 26 160 294 230 111 0	0 26 160 294 230 111 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 26 160 294 230 111 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
		822	822	0	0	822	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, GQon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

(mln EUR)		As of 30/06/2022															Risk weighted exposure amount
		Direct exposures															
		On balance sheet						Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		147	147	0	0	126	21	0	0	0	0	0	0	0	0	0	
[10Y - more		504	504	0	0	125	379	0	0	0	0	0	0	0	0	0	
Total		656	656	0	0	251	405	0	0	0	0	0	0	0	0	39	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		10	10	0	0	10	0	0	0	0	0	0	0	0	0	0	
[10Y - more		76	76	0	0	0	76	0	0	0	0	0	0	0	0	21	
Total		86	86	0	0	10	76	0	0	0	0	0	0	0	0	21	
[0 - 3M]	Bulgaria																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more																	
Total																	
[0 - 3M]	Cyprus																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more																	
Total																	
[0 - 3M]	Czech Republic																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more																	
Total																	
[0 - 3M]	Denmark																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more																	
Total																	
[0 - 3M]	Estonia																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more																	

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Norddeutsche Landesbank - Girozentrale -

(mln EUR)		As of 30/06/2022																Risk weighted exposure amount
		Direct exposures																
		On balance sheet								Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
Residual Maturity	Country / Region																	
10 - 3M f	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		20	20	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		26	26	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		20	20	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		8	8	0	0	0	0	0	0	0	0	0	0	0	0	0		
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		74	74	0	0	66	8	0	0	0	0	0	0	0	0	6		
10 - 3M f	France																	
3M - 1Y f																		
1Y - 2Y f																		
2Y - 3Y f																		
3Y - 5Y f																		
5Y - 10Y f																		
10Y+ more																		
Total																		
10 - 3M f	Germany	347	347	0	0	51	296	0	5	0	41	330	0	0	0	0		
3M - 1Y f		530	530	0	0	161	369	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		1,091	1,091	0	0	660	328	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		1,179	1,179	0	0	737	442	23	740	-3	350	0	0	0	0	0		
3Y - 5Y f		1,956	1,956	0	0	817	1,139	25	726	-3	87	0	0	0	0	0		
5Y - 10Y f		2,422	2,422	0	0	683	1,739	200	2,363	-1	72	5	0	0	0	0		
10Y+ more	6,601	6,601	0	0	218	6,383	50	321	-14	450	212	0	0	0	0			
Total		14,125	14,125	0	0	3,327	10,696	298	4,155	-121	999	547	0	0	0	31		
10 - 3M f	Croatia																	
3M - 1Y f																		
1Y - 2Y f																		
2Y - 3Y f																		
3Y - 5Y f																		
5Y - 10Y f																		
10Y+ more																		
Total																		
10 - 3M f	Greece																	
3M - 1Y f																		
1Y - 2Y f																		
2Y - 3Y f																		
3Y - 5Y f																		
5Y - 10Y f																		
10Y+ more																		
Total																		
10 - 3M f	Hungary																	
3M - 1Y f																		
1Y - 2Y f																		
2Y - 3Y f																		
3Y - 5Y f																		
5Y - 10Y f																		
10Y+ more																		
Total																		
10 - 3M f	Ireland																	
3M - 1Y f																		
1Y - 2Y f																		
2Y - 3Y f																		
3Y - 5Y f																		
5Y - 10Y f																		
10Y+ more																		
Total																		
10 - 3M f	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		35	35	0	0	0	24	0	0	0	0	0	0	0	0	0		
10Y+ more	204	204	0	0	200	0	0	0	0	0	0	0	0	0	0			
Total		241	241	0	0	201	24	0	0	0	0	0	0	0	0	144		
10 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		6	6	0	0	0	6	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		19	19	0	0	0	15	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		25	25	0	0	0	25	0	0	0	0	0	0	0	0	5		

[illegible]

[illegible]

[illegible]

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Norddeutsche Landesbank - Girozentrale -

(min EUR)		As of 30/06/2022												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	0 75 249 140 295 0 0 759	0 75 249 140 295 0 0 759	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 75 249 140 295 0 0 759	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	

Notes and definitions

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

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

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

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

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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2022 EU-wide Transparency Exercise

Performing and non-performing exposures

Norddeutsche Landesbank - Grozentrale -

	As of 30/09/2021										As of 31/12/2021											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <90 days	Of which non-performing ²⁾		On performing exposures ³⁾	On non-performing exposures ³⁾	Of which Stage 3	Of which performing but past due >30 days and <90 days	Of which non-performing ²⁾		On performing exposures ³⁾		On non-performing exposures ³⁾	Of which Stage 3									
		Of which: defaulted	Of which Stage 3					Of which: defaulted	Of which Stage 3													
DEBT INSTRUMENTS																						
Cash balances at central banks and other demand deposits	6,672	0	0	0	0	0	0	0	0	0	6,788	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	16,802	0	0	0	0	7	0	0	0	0	16,405	0	0	0	0	8	0	0	0	0		
Central banks	29	0	0	0	0	0	0	0	0	0	29	0	0	0	0	0	0	0	0	0		
General governments	8,410	0	0	0	0	5	0	0	0	0	7,809	0	0	0	0	5	0	0	0	0		
Credit institutions	6,985	0	0	0	0	0	0	0	0	0	6,726	0	0	0	0	0	0	0	0	0		
Other financial corporations	611	0	0	0	0	0	0	0	0	0	1,245	0	0	0	0	2	0	0	0	0		
Non-financial corporations	767	0	0	0	0	1	0	0	0	0	796	0	0	0	0	1	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	83,617	141	1,221	1,172	1,125	482	426	415	456	82,979	73	1,016	1,015	934	489	378	370	397	370	397		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	13,523	0	0	0	0	0	0	0	0	13,104	0	0	0	0	0	0	0	0	0	0		
Credit institutions	13,743	2	0	0	0	1	0	0	0	13,922	1	0	0	0	1	0	0	0	0	0		
Other financial corporations	6,115	27	17	17	17	23	7	7	5	6,294	17	37	37	37	17	14	14	14	14	6		
Non-financial corporations	44,724	101	1,148	1,103	1,063	466	399	391	429	43,827	38	928	927	857	426	345	341	374	374	374		
of which: small and medium-sized enterprises	9,692	4	131	128	128	47	35	34	14	9,967	1	135	134	131	54	46	45	28	28	28		
of which: Loans collateralised by commercial immovable property	11,317	59	171	153	150	75	49	44	86	11,318	7	100	98	89	91	24	24	54	54	54		
Households	5,512	11	54	52	44	52	20	17	21	5,833	17	51	51	40	40	19	16	23	23	23		
of which: Loans collateralised by residential immovable property	2,783	3	10	9	7	17	2	1	7	2,814	8	7	7	4	13	1	1	4	4	4		
of which: Credit for consumption	49	0	1	1	0	0	0	0	0	43	1	1	1	0	0	0	0	0	0	0		
DEBT INSTRUMENTS other than MPT	106,490	141	1,221	1,172	1,125	489	426	415	456	106,172	73	1,016	1,015	934	487	378	370	397	370	397		
OFF-BALANCE SHEET EXPOSURES	22,617		131	125	112	23	36	16	1	23,527		120	120	105	18	38	19					

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(76) of Regulation (EU) No 575/2013 (CRR).⁽²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.⁽³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRP Framework (template F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FRRP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Norddeutsche Landesbank - Girozentrale -

	As of 31/03/2022										As of 30/06/2022																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Collateral and financial guarantees received on non-performing exposures					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Collateral and financial guarantees received on non-performing exposures																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
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(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRR).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRODO Framework (template F.18.00 / F.18.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FRODO sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise

Forborne exposures

Norddeutsche Landesbank - Girozentrale -

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
			Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,402	614	347	269	835	298	1,183	504	294	224	733	293
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	36	5	6	0	17	5	26	0	3	0	11	0
Non-financial corporations	1,350	602	340	268	807	291	1,141	496	287	221	711	288
of which: small and medium-sized enterprises	150	107	37	33	23		152	108	41	37	42	
Households	16	7	1	1	11	3	16	7	3	3	12	5
DEBT INSTRUMENTS other than HFT	1,402	614	347	269	835		1,183	504	294	224	733	
Loan commitments given	54	20	0	0	1	0	53	21	0	0	2	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

Norddeutsche Landesbank - Girozentrale -

	As of 31/03/2022						As of 30/06/2022					
	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 ²		Collateral and financial guarantees received on exposures with forbearance measures		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 ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,281	591	298	240	668	264	1,113	567	262	220	495	214
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	24	7	4	3	0	0	20	7	3	3	0	0
Non-financial corporations	1,241	577	291	234	656	260	1,077	553	256	214	483	210
of which: small and medium-sized enterprises	154	116	39	35	26		153	114	38	35	40	
Households	16	8	4	4	11	5	16	8	3	3	11	5
DEBT INSTRUMENTS other than HFT	1,281	591	298	240	668		1,113	567	262	220	495	
Loan commitments given	41	4	0	0	3	0	45	5	0	0	1	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Nordeutsche Landesbank - Girozentrale -

(mn EUR)	AS OF 30/09/2021						AS OF 31/12/2021						AS OF 31/03/2022						AS OF 30/09/2022					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	975	39	39	975	57	0	978	33	33	978	42	0	995	31	31	995	43	0	1,024	23	23	1,024	41	0
B Mining and quarrying	18	0	0	18	0	0	18	0	0	18	0	0	19	0	0	19	0	0	16	0	0	16	0	0
C Manufacturing	2,674	117	117	2,674	82	0	2,777	71	71	2,777	93	0	2,826	97	73	2,826	82	0	2,980	88	88	2,980	75	0
D Electricity, gas, steam and air conditioning supply	10,308	98	96	10,292	52	0	10,315	92	92	10,305	66	0	10,401	91	90	10,391	61	0	10,400	93	93	10,389	66	0
E Water supply	541	2	2	541	1	0	527	0	0	527	0	0	528	0	0	528	0	0	508	0	0	508	0	0
F Construction	775	28	28	775	22	0	795	14	14	791	10	0	870	13	13	870	10	0	909	13	13	909	12	0
G Wholesale and retail trade	2,119	36	34	2,119	10	0	2,133	33	33	2,133	22	0	2,235	29	26	2,235	23	0	2,442	28	28	2,442	26	0
H Transport and storage	2,983	252	252	2,988	94	0	2,740	250	250	2,728	79	0	2,848	268	265	2,835	123	0	2,584	242	242	2,572	116	0
I Accommodation and food service activities	287	48	48	281	23	0	272	47	47	267	32	0	284	46	46	258	33	0	182	1	1	177	15	0
J Information and communication	623	0	0	623	1	0	656	0	0	656	1	0	687	0	0	687	1	0	828	0	0	828	1	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	14,813	118	102	14,703	109	0	14,033	34	33	13,942	209	0	13,739	21	19	13,639	93	0	13,759	6	5	13,688	98	0
M Professional, scientific and technical activities	2,465	65	65	2,465	18	0	2,442	69	69	2,442	29	0	2,457	69	69	2,457	34	0	2,362	66	66	2,362	32	0
N Administrative and support service activities	5,086	329	302	5,085	358	0	4,938	274	274	4,938	168	0	4,887	224	224	4,878	210	0	4,996	222	222	4,985	207	0
O Public administration and defence, compulsory social security	8	0	0	8	0	0	6	0	0	6	0	0	4	0	0	4	0	0	2	0	0	2	0	0
P Education	113	0	0	113	0	0	111	0	0	111	0	0	109	0	0	109	0	0	107	0	0	107	0	0
Q Human health services and social work activities	487	8	8	487	12	0	520	8	8	520	13	0	521	11	8	521	12	0	539	11	11	539	10	0
R Arts, entertainment and recreation	175	7	7	175	3	0	163	1	1	163	3	0	166	1	1	166	2	0	163	1	1	163	1	0
S Other services	269	1	1	269	2	0	407	1	1	407	3	0	276	1	1	276	3	0	272	1	1	272	2	0
Loans and advances	44,724	1,149	1,103	44,556	805	0	43,827	928	927	43,708	771	0	43,632	902	887	43,494	730	0	44,073	704	704	43,962	703	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.