

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

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



Key Metrics

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION				
Available capital (amounts)								
Common Equity Tier 1 (CET1) capital - transitional period	5,594	5,707	C 01.00 (r020,c010)	Article 50 of CRR				
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,594	5,707	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR				
Tier 1 capital - transitional period	5,822	5,935	C 01.00 (r015,c010)	Article 25 of CRR				
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	5,822	5,935	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR				
Total capital - transitional period	8,067	8,071	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR				
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,067	8,071	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR				
Risk-weighted assets (amounts)								
Total risk-weighted assets	42,054	41,611	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR				
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	42,054	41,611	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR				
Capital ratios								
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.30%	13.72%	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	13.30%	13.72%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-				
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.84%	14.26%	CA3 {3}	-				
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.84%	14.26%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-				
Total capital (as a percentage of risk exposure amount) - transitional definition	19.18%	19.40%	CA3 {5}	-				
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.18%	19.40%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-				
Leverage ratio								
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	147,110	142,412	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR				
Leverage ratio - using a transitional definition of Tier 1 capital	3.96%	4.17%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR				



Leverage ratio

	(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,822	5,935	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	5,623	5,735	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	147,110	142,412	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	147,110	142,412	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.0%	4.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.8%	4.0%	C 47.00 (r330,c010)	



Capital

		(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
	A	OWN FUNDS	8,067	8,071	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,594	5,707	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,414	5,414	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,280	1,347	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-744	-744	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	12	11	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-214	-157	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-116	-114	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of C
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1	-3	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10		0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0		C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	7.11.12	() Execus acadesis in chiri / i I isomo evel / i I capital				
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	
	A.1.14.1		0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-58	-68	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	22	22	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	22	22	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	227	227	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	50	50	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	177	177	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,822	5,935	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,245	2,137	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,241	2,135	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	184	181	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	-179	-179	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	42,054	41,611	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.30%	13.72%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.84%	14.26%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.18%	19.40%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,572	5,685	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.25%	13.66%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	
			_		C 05 01 (4440 -020)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
Memo items	F F	Adjustments to AT1 due to IFRS 9 transitional arrangements Adjustments to T2 due to IFRS 9 transitional arrangements	0		C 05.01 (r440,c020) C 05.01 (r440,c030)	



Overview of Risk exposure amounts

	RW	As	
(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	32,712	31,948	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	3,275	2,888	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	28,198	27,724	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	436	442	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	42	52	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	1,245	1,234	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	562	617	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	2,059	2,161	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	2,120	2,297	C 02.00 (R520, c010)
Of which the standardised approach	301	348	C 02.00 (R530, c010)
Of which IMA	1,819	1,949	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	3,223	3,223	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,223	3,223	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	133	130	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	42,054	41,611	

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.



2020 EU-wide Transparency Exercise P&L Norddeutsche Landesbank -Girozentrale-

	As of 31/03/2020	As of 30/06/2020
(mln EUR)	AS 01 31/03/2020	AS 01 30/00/2020
Interest income	1,291	2,501
Of which debt securities income	75	146
Of which loans and advances income	541	1,028
Interest expenses	1,021	1,949
(Of which deposits expenses)	275	536
(Of which debt securities issued expenses)	90	166
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	1
Net Fee and commission income	-17	-23
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial asse	ts,	-14
net	-7	-14
Gains or (-) losses on financial assets and liabilities held for trading, net	54	260
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-99	-142
Gains or (-) losses from hedge accounting, net	-5	18
Exchange differences [gain or (-) loss], net	7	25
Net other operating income /(expenses)	6	-68
TOTAL OPERATING INCOME, NET	209	608
(Administrative expenses)	229	451
(Cash contributions to resolution funds and deposit guarantee schemes)		0
(Depreciation)	18	37
Modification gains or (-) losses, net	0	1
(Provisions or (-) reversal of provisions)	61	1
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	-4	-3
(Other provisions)	65	4
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-34	103
(Financial assets at fair value through other comprehensive income)	0	1
(Financial assets at amortised cost)	-34	102
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	3	-7
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-63	11
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-70	5
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-70	5
Of which attributable to owners of the parent	-70	5

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

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



Total Assets: fair value and impairment distribution

(mln EUR)	I	As of 31/03/20	20			As of 30	/06/2020		
		Fa	air value hierar	chy		Fa	air value hierar	chy	
ASSETS:	Carrying amount	Level 1 Level 2 Leve		Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	4,810				6,811				IAS 1.54 (i)
Financial assets held for trading	9,900	40	7,868	1,992	9,795	317	7,595	1,883	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,999	784	839	376	1,576	773	527	276	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	16,791	4,570	10,838	1,382	16,283	5,025	9,958	1,300	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	99,351				94,711				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	921	0	921	0	869	0	869	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	436				474				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	4,764				5,354				
TOTAL ASSETS	138,973				135,873				IAS 1.9(a), IG 6

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

(mln E	EUR)													
		Gross carr	Accu	Accumulated impairment			Gross carrying amount				Accumulated impairment			
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value	Debt securities	15,409	114	0	-1	-3	0	14,954	135	0	-1	-3	0	Annex V.Part 1.31, 44(b)
through other comprehensive income	Loans and advances	1,271	0	0	0	0	0	1,199	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	3,945	339	0	-1	-4	0	3,664	501	0	0	-6	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	91,673	2,586	2,127	-51	-91	-1,173	86,606	3,295	2,003	-124	-120	-1,108	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



Breakdown of liabilities

Norddeutsche Landesbank -Girozentrale-

(mln EUR)

	Carrying	amount	
LIABILITIES:	As of 31/03/2020	As of 30/06/2020	References
Financial liabilities held for trading	3,887	3,470	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	7,656	7,366	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	111,390	108,082	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,158	2,200	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,112	1,141	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,574	3,657	IAS 37.10; IAS 1.54(I)
Tax liabilities	2,476	2,482	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	610	1,281	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	132,864	129,678	IAS 1.9(b);IG 6
TOTAL EQUITY	6,109	6,195	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	138,973	135,873	IAS 1.IG6

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



Breakdown of liabilities

Norddeutsche Landesbank -Girozentrale-

(mln EUR)

		Carryin	g amount	
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 31/03/2020	As of 30/06/2020	References
Derivatives		5,951	5,614	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	94	55	Annex V.Part 1.31
	Central banks	1,863	1,288	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	9,238	8,951	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	939	922	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	34,228	32,173	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1,014	2,094	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	27,521	26,755	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,011	3,122	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	12,174	12,673	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,100	9,502	ECB/2013/33 Annex 2.Part 2.9.1
	Households	6,091	6,334	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	4,215	5,274	Annex V.Part 1.42(f), 44(c)
Debt securities issued		27,931	27,274	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	2,475	2,012	Annex V.Part 1.37
Other financial liabilities		0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		125,091	121,117	



Market Risk

								Nordacatsc	ric Lariacs	barik Giroz	criticie											
	SA					I	M									I	[M					
			VaR (Memorano	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memori	andum item)	STRESSED VaR (M	INCREMENTAL DEFAULT AND MIGRATION RISK CHARGE FOR CTP CAPITAL CHARGE		MIGRATION RISK CHARGE F		CHARGE FOR CTP		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE 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	TOTAL RISK EXPOSURE AMOUNT
, ,	As of 31/03/2020	As of 30/06/2020				As of 31,	/03/2020									As of 30	/06/2020					
Traded Debt Instruments	280	325	39	17	102	25							55	18	76	2	5					
Of which: General risk	280	0 325	39	1/	102	25							55	18	/6	2	5					
Of which: Specific risk	200	323 0	١	0	0	0							١	0			ů l					
Of which: General risk	0	Ö	Ö	l ő	o o	0							l ő	Ŏ	l ő		ŏ					
Of which: Specific risk	Ö	0	0	0	0	0							0	0	0		0					
Foreign exchange risk Commodities risk	21 0	23 0	9 0	4 0	24 0	8 0							13 0	3 0	28 0		7 0					
Total	301	348	41	20	104	32	0	0	0	0	0	1,819	61	18	95	29	0	0	0	0	0	1,949

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

Noveldoutesho Landoshank Cirozontralo

	Standardised Approach											
		As of 31	/03/2020			As of 30	0/06/2020					
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(mln EUR,												
Central governments or central banks	9,075	9,739	0		10,345	11,005	0					
Regional governments or local authorities	19,650	23,688	131		19,378	23,344	132					
Public sector entities	6,667	6,838	270		6,571	6,736	263					
Multilateral Development Banks	615	714	0		593	687	0					
International Organisations	558	558	0		558	558	0					
Institutions	18,139	12,005	16		15,716	11,493	22					
Corporates	4,528	3,382	1,796		3,980	2,792	1,342					
of which: SME	48	45	34		48	45	34					
Retail	401	176	132		395	169	127					
Consolidated data of which: SME Socured by mortgages on immovable property	0	0	0		0	0	0					
Secured by mortgages on minovable property	357	356	125		344	343	120					
of which: SME	48	48	14		48	48	14					
Exposures in default	55	5	6	47	57	7	8	47				
Items associated with particularly high risk	70	63	95		72	66	98					
Covered bonds	 125	125	0		124	124	0					
Claims on institutions and corporates with a S	0	0	0		0	0	0					
Collective investments undertakings (CIU)	0	0	0		0	0	0					
Equity	507	507	663		525	525	704					
Other exposures	93	93	94		98	98	99					
Standardised Total ²	60,841	58,251	3,329	61	58,754	57,947	2,914	59				
			taking into account any effect du on unlike in the previous Transpa	arency exercises' results.		es (e.g. substitution effects).						
				Standardise	ed Approach							
	As of 31/03/2020 As of 30/06/2020											
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
(mln EUR)												
Central governments or central banks	6,901	7,565	0		8,337	8,997	0					

					Standardis ————————————————————————————————————	ed Approach			
			As of 3:	1/03/2020			As of 30	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	6,901	7,565	0		8,337	8,997	0	
	Regional governments or local authorities	18,971	23,010	1		18,740	22,707	1	
	Public sector entities	5,911	6,086	3		5,838	6,006	3	
	Multilateral Development Banks	0,911	0,000			1 0	0,000		
	International Organisations	0				l n		0	
	Institutions	18,129	11,996	14		15,716	11,493	22	
	Corporates	1,902	1,157	1,143		1,664	1,056	1,045	
	of which: SME	48	45	34		48	45	34	
	Retail	399	174	131		393	168	126	
0=0.4440/	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	349	348	122		336	335	117	
	of which: SME	48	48	14		48	48	14	
	Exposures in default	54	5	5	47	56	7	8	46
	Items associated with particularly high risk	11	6	9		15	9	14	
	Covered bonds	125	125	0		124	124	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	499	499	651		516	516	690	
	Other exposures	26	26	26		30	30	30	
	Standardised Total ²				54				52

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

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

		exposures, but includes genera						
					Standardise	d Approach		
			As of 31	/03/2020			As of 30/	06/2020
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount Provisions ²
	(mln EUR, %)							
	Central governments or central banks	97	97	0		95	95	0
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	0	0	0		0	0	0
	Corporates	1,700	1,699	127		1,550	1,550	110
	of which: SME	0	0	0		0	0	0
	Retail	0	0	0		0	0	0
UNITED KINGDOM	of which: SME	0	0	0		0	0	0
ONLIED KINGDOM	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	1		0	0	1
	Other exposures	0	0	0		0	0	0
	01-1-1-1-1-1-2				0			

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

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

		exposures, but includes genera	in create risk dajasamentsi						
					Standardise	d Approach			
			As of 31,	/03/2020			As of 30	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	5	5	2		4	4	2	
	Public sector entities	756	752	267		733	729	260	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	9	2		0	0	0	
	Corporates	242	19	19		539	16	16	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
UNITED STATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				5				5

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



Credit Risk - Standardised Approach

					Norddeutsche Lande				
					Standardise	ed Approach			
			As of 31/	03/2020			As of 30	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	64 0 0 0	64 0 0 0	0 0 0 0		64 0 0 0	64 0 0 0	0 0 0 0	
	International Organisations Institutions Corporates of which: SME Retail of which: SME	0 0 12 0 0	0 0 11 0 0	0 0 11 0 0		0 0 2 0 0	0 0 2 0 0	0 0 2 0 0	
FRANCE	Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	1 0 0 0	1 0 0 0	0 0 0 0	0	1 0 0 0	1 0 0	0 0 0 0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0	0 0 0 0	0 0 0 0	
	Standardised Total ²	(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes genera	provisions per country of counte	aking into account any effect during into account and account account and account account account and account	ue to credit conversion factors or stisation exposures, additional va	credit risk mitigation techniques luation adjustments (AVAs) and o	(e.g. substitution effects). other own funds reductions rel	ated to the	O
			As of 31/	03/2020	Standardisc	за дриовен	As of 30	/06/2020	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	76 0 0 0 0	76 0 0 0	0 0 0 0		76 0 0 0 0	76 0 0 0 0	0 0 0 0	
	Institutions Corporates of which: SME Retail of which: SME	0 1 0 0	0 1 0 0	0 1 0 0		0 1 0 0	0 1 0 0	0 1 0 0	
NETHERLANDS	Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	1 0 0 0	1 0 0 0	0 0 0 0	0	1 0 0 0	1 0 0	0 0 0 0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0	0 0 0 0	0 0 0 0	
	Standardised Total ²					credit risk mitigation techniques luation adjustments (AVAs) and o		ated to the	0
		exposures, but includes genera							
					Standardise	ed Annroach			
			As of 31/	03/2020	Standardise	ed Approach	As of 30	/06/2020	
			As of 31/	03/2020	Standardise	ed Approach	As of 30	/06/2020	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	03/2020 Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹		Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities	564 0 0	Exposure Value ¹ 564 0 0		Value adjustments and	Original Exposure ¹ 569 0 0	Exposure Value ¹ 569 0 0		
	Central governments or central banks Regional governments or local authorities		Exposure Value ¹		Value adjustments and	Original Exposure ¹ 569 0 0	Exposure Value ¹		
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	564 0 0 615	Exposure Value ¹ 564 0 0 714		Value adjustments and	Original Exposure ¹ 569 0 0 593	Exposure Value ¹ 569 0 0 687		
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	564 0 0 615	Exposure Value ¹ 564 0 0 714		Value adjustments and	Original Exposure ¹ 569 0 0 593	Exposure Value ¹ 569 0 0 687		
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	564 0 0 615	Exposure Value ¹ 564 0 0 714		Value adjustments and	Original Exposure ¹ 569 0 0 593	Exposure Value ¹ 569 0 0 687		
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	564 0 0 615 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 564 0 0 714 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 o	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 0 ue to credit conversion factors or	Original Exposure ¹ 569 0 0 593	569 0 0 687 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	564 0 0 615 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 564 0 0 714 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 o	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 0 ue to credit conversion factors or	Original Exposure ¹ 569 0 0 593 558 0 0 0 0 0 0 0 0 0 0 credit risk mitigation techniques luation adjustments (AVAs) and o	569 0 0 687 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	564 0 0 615 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 564 0 0 714 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 o	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value and provisions are provisions and provisions and provisions and provisions and provisions are provisions and provisions and provisions are provisions and provisions and provisions are provided and provisions are provided and provisions and provisions are provided and provisions are provided and provisions are provided and provisions and provisions are provided and provisions are provided and provisions are provided and provisions are provided and provided and provided and provisions are provided and provid	Original Exposure ¹ 569 0 0 593 558 0 0 0 0 0 0 0 0 0 0 credit risk mitigation techniques luation adjustments (AVAs) and o	Exposure Value ¹ 569 0 0 687 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	564 0 0 615 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value 564 0 0 714 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 o o o o o	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value and provisions are provisions and provisions and provisions and provisions and provisions are provisions and provisions and provisions are provisions and provisions and provisions are provided and provisions are provided and provisions and provisions are provided and provisions are provided and provisions are provided and provisions and provisions are provided and provisions are provided and provisions are provided and provisions are provided and provided and provided and provisions are provided and provid	Original Exposure ¹ 569 0 0 593 558 0 0 0 0 0 0 0 0 0 0 credit risk mitigation techniques luation adjustments (AVAs) and o	Exposure Value ¹ 569 0 0 687 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Other Countries	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	564 0 0 615 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 564 0 0 714 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 posure value, is reported before to provisions per country of countered credit risk adjustments.	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ 569 0 0 593 558 0 0 0 0 0 0 0 0 0 0 0 credit risk mitigation techniques luation adjustments (AVAs) and oreday	Exposure Value ¹ 569 0 0 687 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	564 0 0 615 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 564 0 0 714 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 posure value, is reported before to provisions per country of countered credit risk adjustments.	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ 569 0 0 593 558 0 0 0 0 0 0 0 0 0 0 0 credit risk mitigation techniques luation adjustments (AVAs) and oreday	Exposure Value ¹ 569 0 0 687 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Other Countries IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	564 0 0 615 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 564 0 0 714 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 cosure value, is reported before to provisions per country of countered credit risk adjustments. As of 31/ Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ 569 0 0 593 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 credit risk mitigation techniques luation adjustments (AVAs) and or	Exposure Value 569 0 0 0 687 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	564 0 0 615 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 564 0 0 714 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 cosure value, is reported before to provisions per country of countered credit risk adjustments. As of 31/ Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ 569 0 0 593 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 credit risk mitigation techniques luation adjustments (AVAs) and or	Exposure Value 569 0 0 0 687 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	564 0 0 615 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value 564 0 0 714 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Oute to credit conversion factors or estisation exposures, additional value adjustments and provisions ² Value adjustments and provisions ²	Original Exposure ¹ 569 0 0 593 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 credit risk mitigation techniques luation adjustments (AVAs) and or	Exposure Value ¹ 569 0 0 687 558 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and



Credit Risk - Standardised Approach

Norddeutsche Landesbank -Girozentrale-

					Standardise	d Approach			
			As of 31	/03/2020			As of 30	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	85	85	0		8	8	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	8 0	3 0	3 0		4 0	1	1 0	
	Retail of which: SME	0	0	0		0	0	0	
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0 0	0 0	0 0	0	0	0	0 0	
	Items associated with particularly high risk Covered bonds	0 0	0 0	0 0		0	0	0 0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	4	4	4		5	5	5	
	Other exposures Standardised Total ²	67	67	69	0	68	68	69	
		(1) Original exposure, unlike Exp	posure value, is reported before	taking into account any effect d	ue to credit conversion factors or istisation exposures, additional val	credit risk mitigation techniques	(e.g. substitution effects).	lated to the	
		exposures, but includes gener	al credit risk adjustments.	crparty excludes those for securi			varier own runus reductions re	uccu w uic	
					Standardise	d Approach			
			As of 31	/03/2020			As of 30	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)				provisions				provisions
	Central governments or central banks	877	877	0		897	897	0	
	Regional governments or local authorities Public sector entities	10 0	10 0	0 0		0	0	0 0	
	Multilateral Development Banks International Organisations	0 0	0 0	0 0		0	0	0 0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
ALICTRIA	Retail of which: SME	0 0	0 0	0 0		0	0	0 0	
AUSTRIA	Secured by mortgages on immovable property of which: SME	0	0 0	0 0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0 0	0 0		0	0	0 0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	(1)			0				
		(2) Total value adjustments and	provisions per country of count	taking into account any effect d erparty excludes those for securi	ue to credit conversion factors or istisation exposures, additional val	credit risk mitigation techniques uation adjustments (AVAs) and c	(e.g. substitution effects). other own funds reductions re	lated to the	
		exposures, but includes gener	al credit risk adjustments.		Chandaudiaa	d Ammon ale			
					Standardise	а Арргоасп		1001000	
			As of 31,	/03/2020			As of 30	/06/2020	
					Value adjustments and				Value adjustments an
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0 0	0 0	0 0		0	0	0 0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0 0	0 0		0	0 0	0	
CANADA	of which: SME Secured by mortgages on immovable property	0 0	0 0	0 0		0	0	0 0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	U	0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0 0	0 0		0	0 0	0 0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	(1) Original exposure, unlike Ex			0	In	() () () ()		0

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

Credit Risk - IRB Approach
Norddeutsche Landesbank -Girozentrale-

						Nordde	utsche Lande	sbank -Giro	ozentrale-				
							IRB Ap	proach					
				As of 31/	/03/2020					As of 30	/06/2020		
		Origina	l Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending	3,787 15,306 74,365 20,204	Of which: defaulted 0 18 2,770 2,070	4,907 13,878 60,643 16,839	1,170 2,386 25,798 6,374	Of which: defaulted 0 0 50 0	provisions 0 5 1,994 1,519	3,696 13,940 71,786 19,154	Of which: defaulted 0 18 2,651 1,958	4,287 12,361 58,207 16,005	1,161 2,196 25,536 5,975	Of which: defaulted 0 0 50 0	provisions 0 6 1,740 1,218 41
Consolidated data	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	6,766 2,629 1,104 0 1,104 399 1,126	49 9 3 0 3 0	5,480 2,587 1,104 0 1,104 370 1,114	2,064 436 157 0 157 10 269	0 9 4 0 4 0	40 12 3 0 3 0	6,717 2,645 1,115 0 1,115 397 1,134	59 11 3 0 3 0	5,487 2,604 1,115 0 1,115 368 1,121	2,086 442 161 0 161 10 271	0 11 5 0 5 0	41 11 3 0 3 0 7
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total ²	0 1,126 11	0 7 0 exposure, unlike Extended I does not include	0 1,114 11	0 269 42 761 30,594	0 5 0 re taking into acc	0 9 count any effect	0 1,134 14	0 7 0	0 1,121 14	0 271 52 842 30,229	0 6 0 iques (e.g. substi	0 7 Itution effects).
		(2) IND Total	rades not include	the Sections of	on posicion unii	ine in the previou	IRB Ap		arcs.				
				As of 31/	/03/2020					As of 30	/06/2020		
		Origina	I Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(mln EUR, %) Central banks and central governments	1,272	Of which: defaulted	2,025	906	Of which: defaulted	provisions 0	1,288	Of which: defaulted	1,523	935	Of which: defaulted	provisions 0
	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	6,174 48,238 9,272 5,839	0 1,827 1,285 40	4,929 39,148 7,994 4,781	1,162 16,774 2,716 1,816	50	1 1,177 822 37	5,601 47,578 8,887 5,802	1,712 1,171 32	4,179 38,027 7,648 4,779	1,074 16,725 2,544 1,830	50	1,180 764 27
	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	2,629 1,104	9 3	2,587 1,104	436 157	9 4	12 3	2,645 1,115	11 3	2,604 1,115	1,630 442 161	11 5	11 3
GERMANY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	1,104 399 1,126	3 0 7	1,104 370 1,114	157 10 269	0 4 0 5	3 0	1,115 397 1,134	3 0 7	1,115 368 1,121	161 10 271	5 0	3 0 7
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0 1,126 0	0 7 0	0 1,114 0	0 269 0	0 5	0 9 0	0 1,134 0	0 7 0	0 1,121 0	0 271 0	0 6	0 7 0
	Other non credit-obligation assets IRB Total		osure, unlike Exposur	ra value is reporte	nd hefore taking in	nto account any ef	fect due to credit o	onversion factor	rs or cradit risk mitir	ration techniques (a a substitution	effects)	
		Original CAPA	osaic, ariike Exposur	e value, a reporte	a before taking ii	nto decount any cr			3 OF CICCIC FISH THICK	guton teeninques (c.g. substitution	circus).	
				As of 31/	/03/2020		IRB Ap	proacn		As of 30	/06/2020		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(mln EUR, %)	F2	Of which: defaulted	Value ¹	0	Of which: defaulted	and provisions	20	Of which: defaulted	Value ¹	2	Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending	52 1,052 4,634 2,507	0 0 65 62	52 1,055 4,514 2,436	211 1,044 601	0 0	0 0 31	20 911 4,148 2,460	0 9	20 913 4,038 2,396	104 1,057 621	0 0	0 0 2
	Corporates - Of Which: SME Retail	2,507	0 0	14 0	4 0	0 0	0 0	2,460 25 0	0 0	13	4 0	0 0	0 0
UNITED KINGDOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0 0	0 0	0 0	0 0	0 0	0 0	0	0 0	0 0	0 0	0 0	0 0
	Retail - Other Retail Retail - Other Retail - Of Which: SME 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 0	0 0
	Equity Other non credit-obligation assets IRB Total	Ö	0	Ö	0	0	0	0	0	0	0	0	0
		⁽¹⁾ Original expo	osure, unlike Exposur	e value, is reporte	ed before taking in	nto account any ef	fect due to credit o	onversion factor	rs or credit risk mitiç	gation techniques (e.g. substitution	effects).	
							IRB Ap	proach					
				As of 31/	/03/2020		Value			As of 30	/06/2020		Value
		Origina	Of which:	Exposure Value ¹	Risk expos	Of which:	adjustments and provisions	Original	Of which:	Exposure Value ¹	Risk expo	Of which:	adjustments and provisions
	(mln EUR, %) Central banks and central governments Institutions	682 1,057	defaulted 0 18	671 1,057	14 318	defaulted 0 0	0 4	797 888	defaulted 0 17	785 893	12 301	defaulted 0 0	0 4
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3,207 1,957 0	9 6 0	2,080 1,395 0	1,389 905 0	0 0 0	102 98 0	2,460 1,760 0	24 21 0	1,862 1,241 0	1,337 835 0	0 0 0	10 7 0
UNITED STATES	Retail Retail - Secured on real estate property 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 0	0 0	0 0
ONTIEDSTATES	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail 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	0 0	0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0	0 0	0 0	0 0	0 0	0 0	0	0 0	0 0	0 0	0 0	0 0
	IRB Total	(1) Original expo	osure, unlike Exposur	re value, is reporte	d before taking ir	nto account any ef	fect due to credit o	onversion factor	rs or credit risk mitig	gation techniques (e.g. substitution	effects).	
				As of 31/	/03/2020		IRB Ap	proach		As of 30	/06/2020		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates Corporates Corporates Corporates	9 1,939 2,804	0 0	75 1,939 2,626	9 100 988	0 0	0 0 1	0 1,964 2,688	0 0	36 1,970 2,570	95 977	0 0	0 0 1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	1,224 7 0	0 0	1,087 7 0	391 2 0	0 0	0 0	1,136 6 0	0 0	1,036 6 0	352 2 0	0 0	0 0
FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0 0	0 0	0 0	0 0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
	Retail - Qualifying Revolving Retail - Other Retail 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	0 0	0 0	0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0	0 0	0	0	0 0	0	0	0 0	0	0 0	0 0	0
	IRB Total	⁽¹⁾ Original expo	osure, unlike Exposur	re value, is reporte	d before taking in	nto account any ef	fect due to credit o	onversion factor	rs or credit risk mitiç	gation techniques (e.g. substitution	effects).	

2020 EU-wide Transparency Exercise Credit Risk - IRB Approach

Credit Risk - IRB Approach
Norddeutsche Landesbank -Girozentrale-

								eutsche Land						
					As of 31	1/03/2020		Value	oproach	151	As of 3	0/06/2020		Value
	NETHERLANDS	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	130 414 2,566 180 424 0 0 0 0 0 0 0	Of which: defaulted 0 0 76 61 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	166 378 2,517 164 423 0 0 0 0 0 0	11 43 974 25 133 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and provisions 0 0 56 42 0 0 0 0 0 0 0 0 0 0 0 0 0 0	131 344 2,570 174 439 0 0 0 0 0 0	Of which: defaulted 0 0 71 56 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	167 311 2,499 159 439 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 31 983 27 132 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	adjustments and provisions 0 0 53 40 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[(mln EUR, %) Central banks and central governments Institutions	Origina 516	Of which: defaulted 0	As of 31 Exposure Value ¹ 516	L/03/2020 Risk exp	Of which: defaulted 0	Value adjustments and provisions		Of which: defaulted 0	As of 3 Exposure Value ¹ 516	0/06/2020 Risk ex	Of which: defaulted 0	Value adjustments and provisions
	Other Countries	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[(mln EUR, %) Central banks and central governments Institutions	Origina 0 38	Of which: defaulted 0 0	As of 31 Exposure Value ¹ 0 38	L/03/2020 Risk exp	Of which: defaulted	Value		Of which: defaulted 0 0	As of 30 Exposure Value ¹ 0 119	0/06/2020 Risk ex	Of which: defaulted	Value adjustments and provisions
	IRELAND	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	1,979 1,487 52 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1,525 1,105 46 0 0 0 0 0 0 0 0	867 624 32 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	18 17 0 0 0 0 0 0 0 0 0 0	1,920 1,416 53 0 0 0 0 0 0 0	33 33 0 0 0 0 0 0 0 0	1,494 1,062 46 0 0 0 0 0 0 0	954 622 33 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	2 2 0 0 0 0 0 0 0 0
		(mln EUR, %)		osure, unlike Expos al Exposure ¹ Of which: defaulted		L/03/2020	oosure amount Of which: defaulted		pproach Origina	or credit risk miles or credit		0/06/2020 Pisk ev		Value adjustments and provisions
	LUXEMBOURG	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	70 541 1,598 293 84 0 0 0 0 0 0 0 11	0 0 51 25 0 0 0 0 0 0 0 0	70 541 1,494 215 73 0 0 0 0 0 0 0 11	1 32 639 96 18 0 0 0 0 0 0 0 42	0 0 0 0 0 0 0 0 0 0 0 0	0 0 24 21 0 0 0 0 0 0 0 0 0	71 635 1,337 256 62 0 0 0 0 0 0 0 14	0 0 25 25 0 0 0 0 0 0 0 0	71 635 1,240 179 55 0 0 0 0 0 0 0 14	1 46 472 59 12 0 0 0 0 0 0 0 52	0 0 0 0 0 0 0 0 0 0	0 0 23 21 0 0 0 0 0 0 0
		(mln EUR, %)		al Exposure ¹ Of which: defaulted		L/03/2020	Oosure amount Of which: defaulted		pproach	ol Exposure ¹ Of which: defaulted		0/06/2020 Bisk ov	posure amount Of which: defaulted	Value adjustments and provisions
	AUSTRIA	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	159 203 619 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	177 203 555 0 0 0 0 0 0 0 0 0 0	0 48 251 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	162 150 621 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	177 151 559 0 0 0 0 0 0 0 0 0 0	0 28 298 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
-		(mln EUR, %)	Origina	Of which:	As of 31 Exposure Value ¹	L/03/2020 Risk exp	Oosure amount Of which: defaulted		oproach Origina	Of which:	As of 3 Exposure Value ¹	0/06/2020 Risk ex	posure amount Of which: defaulted	adjustments and provisions
	CANADA	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	177 636 580 163 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	282 636 306 159 0 0 0 0 0 0 0 0	63 92 213 38 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 5 0 0 0 0 0 0 0 0 0 0	171 632 578 165 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	275 633 274 160 0 0 0 0 0 0 0 0 0	61 91 136 37 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

		Norddeutsche Landesbank -Girozentrale-												
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet eynosures	
												OII-Dalaitee Sil	leet exposures	
								Derivatives with pe	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which. Financial accepts	of which, Financial accets at						Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [9 75	9 75	0 0	0	0 55	9 21	0	0	0	0	0 0	0	
[10Y - more Total		932 1,016	932 1,016	0 0	0 0	295 350	637 666	0 0	0 0	0 0	0 0	0 0	0 0	0
[0 - 3M [16 0	16 0	0 0	0	16 0	0 0	0	0	0	0 0	0 0	0	
[2Y - 3Y [[3Y - 5Y [Belgium	0 90	0 90	0 0	0	0 16	0 74 51	0	0	0	0 0	0 0	0	
Total	-	186 359	186 359	0	0 0	0 46	186 313	0	0	0	0	0 0	0 0	0
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Bulgaria													
[5Y - 10Y [-													
[0 - 3M [
[1Y - 2Y [Cyprus													
[5Y - 10Y [[10Y - more														
[0 - 3M [
[0 - 3M [Czech Republic													
[3Y - 5Y [[5Y - 10Y [[10Y - more	·													
[10Y - more Total [0 - 3M [
[0 - 3M [B													
[3Y - 5Y [[5Y - 10Y [Denmark													
Total	1													
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia													
[10Y - more Total	-													



General governments exposures by country of the counterparty

		Norddeutsche Landesbank -Girozentrale-												
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off balan	ce sheet	
								Derivatives with po	ositive fair value	Derivatives with	h negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland	0 31 0 21 28	0 31 0 21 28	0 0 0 0	0 0 0 0	0 31 0 21 28	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[5Y - 10Y [[10Y - more Total		22 9	22 9	0	0 0	22 0	0 9	0 0	0	0	0	0 0	0	
Total [0 - 3M [France	111	111	0	0	102	9	0	0	0	0	0	0	8
[0 - 3M [Germany	710 673 1,143 785 2,545 4,219 1,786	673 1,143 785 2,545 4,219 1,786	0 0 0 0 0 0	0 0 0 0 0 0	384 459 796 221 1,701 1,859 173 5,592	326 214 331 564 729 2,360 1,613 6,138	3 14 74 0 53 69 274	610 0 1,325 0 288 1,797 44 4,063	0 0 0 0 -80 -104 -209	0 0 0 0 1,427 2,421 608 4,456	303 0 0 0 10 4 139	0 0 0 0 0 0	
[0 - 3M [Croatia	11,000	11,000			3,372	0,130	400	4,003	334	4,430	430	J	
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy	0 0 0 4 47 12 323	0 0 0 4 47 12 320	0 0 0 0 0	0 0 0 0 0 0	0 0 0 4 47 0 278	0 0 0 0 0 0 38	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	74
[0 - 3M [Latvia	0 0 0 0 0 10 28 0	0 0 0 0 10 28 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 10 28 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[3M - 1Y [Italy	0 0 0 4 47 12 323 386 0 0 0 0 0 10 28 0	0 0 0 4 47 12 320 383 0 0 0 0 0 10 28 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 4 47 0 278 329 0 0 0 0 0	0 0 0 0 0 0 38 38 38 0 0 0 0 0 10 28 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

						Norda	eutsche Landesbank -Giro							
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
								Derivatives with pos	sitive fair value	Derivatives with r	negative fair value	Off-balance sh	eet exposures	
								Delivatives with pos	raive fair value	Derivatives with 1	regative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	0 0 0 0 0 48 0	0 0 0 0 0 48 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 48 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M [Netherlands	0 0 0 0 52 52 0 104	0 0 0 0 52 52 52 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 52 52 52 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Poland	0 0 0 0 0 0 0 47	0 0 0 0 0 0 47	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 47	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	14
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						Nordo	leutsche Landesbank -Gir						
							As of 30/06/2020						
						Dire	ct exposures						
	(mln EUR)			On balance s	sheet				Deriva	tives	Off balar	ice sheet	
											Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with negative fair value			-
													Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial										exposure amount
,		derivative financial assets	assets (net of short positions)								Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount Notional amount			
				for trading	through profit or loss	comprehensive income	amortised cost	carrying amount		can fing amount			
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0 0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Spain	16 0 0	16 0 0	0 0	0 0	16 0 0	0 0 0	0 0	0 0	0 0 0 0	0 0 0	0 0 0	
[5Y - 10Y [[10Y - more Total		0 0 16	0 0 16	0 0	0 0	0 0 16	0	0	0 0	0 0 0 0	0 0	0 0	0
[0 - 3M [[3M - 1Y [0 0	0 0	0	0 0	0 0	0	0	0 0	0 0	0 0	0	
[1Y - 2Y [[2Y - 3Y [Sweden	0 0	0 0	0 0	0	0 0	0 0	0 0	0 0	0 0 0	0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		10 0	10	0	0	0	10	0	0	0 0	0	0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [10	10	0	0	0	10	0	0	0 0	0	0	0
[2Y - 3Y [United Kingdom												
[3Y - 5Y [[5Y - 10Y [
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Iceland												
[3Y - 5Y [[5Y - 10Y [[10Y - more													
[10Y - more Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Liechtenstein												
[3Y - 5Y [[5Y - 10Y [Liechtenstein												
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Name												
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway												
[0 - 3M [
[3M - 1Y [
[1Y - 2Y [Australia												
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0 0	0	0	
[0 - 3M [0 0	0 0	0 0	0 0	0 0	0 0	0	0	0 0 0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Canada	13 20 95	13 20 95	0 0	0 0	20 73	13 0 22	0 0	0 0	0 0 0	0 0 0	0 0 0	
[10Y - more Total		0 128	128	0	0	94	0 35	0	0	0 0 0 0	0 0	0	29
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hong Kong												
[10Y - more Total	-												



General governments exposures by country of the counterparty

						Nordo	leutsche Landesbank -Giro	ozentrale-						
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	ntives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with p	ositive fair value	Derivatives wit	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan	0 0 0 0 0 0 258	0 0 0 0 0 0 0 258	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 258	() () () () () ()	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	129
[0 - 3M [U.S.	0 0 0 23 0 335 256	0 0 0 23 0 335 254	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 288 0	0 0 0 23 0 47 254	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [China	26 0 0 0 0 0 0	26 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	26 0 0 0 0 0	0 0 0 0 0 0	() () () () ()	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Switzerland	0 0 0 15 66 0 0	0 0 0 15 66 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 15 66 0	C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M [Other advanced economies non EEA	0 7 5	0 7 5 0 16 0	0 0 0 0 0 0	0 0 0 0 0	0 7 5 0 16 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Norddeutsche Landesbank -Girozentrale-

		Norddeutsche Landesbank -Girozentrale- As of 30/06/2020													
	(mln EUR)		tives	Off balar	ice sheet										
									sitive fair value	Derivatives with negative fair value	Off-balance sheet exposures				
													Risk weighted		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	int Carrying amount Notional amount	Nominal	Provisions	exposure amount	
[0 - 3M [Africa														
[0 - 3M [Others	0 30 64 36 339 309 0	0 30 64 36 339 309 0	0 0 0 0 0 0	0 0 0 0 0 0	0 20 64 36 339 309 0	0 10 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0			

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, 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, The Democratic Republic, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, 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.



Performing and non-performing exposures

Norddeutsche Landesbank -Girozentrale-

	As of 31/03/2020										As of 30/06/2020									
		Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ Collaterals and financial			Gro	ess carrying amoun	t	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Collaterals and financial					
		Of which performing but past due >30	ing but Of which non-per		of which non-performing ¹		On non-performing exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		ning¹	On performing	On non-performing exposures ³		guarantees received on non- performing exposures			
(mln EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures ² Of which Stage 3				days and <=90 days	Of which: defaulted		Of which Stage	exposures ²		Of which Stage				
Cash balances at central banks and other demand deposits	_			_					6,771	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	21,309	0	0	0		8	0	0	20,368	0	o	0	0	11	0	0	0			
Central banks	64	0	0	0		0	0	0	47	0	0	0	0	0	0	0	0			
General governments	9,477	0	0	0		7	0	0	9,587	0	0	0	0	9	0	0	0			
Credit institutions	8,986	0	0	0		0	0	0	8,762	0	0	0	0	0	0	0	0			
Other financial corporations	1,970	0	0	0		0	0	0	1,144	0	0	0	0	0	0	0	0			
Non-financial corporations	812	0	0	0		1	0	0	827	0	0	0	0	1	0	0	0			
Loans and advances(including at amortised cost and fair value)	102,903	75	2,348	2,346		138	1,177	773	93,546	230	2,334	2,311	2,003	239	1,113	1,108	690			
Central banks	4,766	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0			
General governments	15,157	0	0	0		0	0	0	14,906	0	0	0	0	0	0	0	0			
Credit institutions	16,863	37	0	0		1	0	0	15,729	45	0	0	0	1	0	0	0			
Other financial corporations	7,444	10	13	13		6	4	0	6,626	8	13	13	13	16	8	8	0			
Non-financial corporations	53,002	17	2,279	2,276		104	1,150	745	50,648	164	2,263	2,240	1,941	185	1,084	1,082	661			
of which: small and medium-sized enterprises at amortised cost	16,055	3	176	175		24	100	35	17,001	5	191	191	190	42	110	110	39			
of which: Loans collateralised by commercial immovable property at amortised cost	14,324	3	209	208		24	95	o	14,139	4	193	193	181	41	85	84	10			
Households	5,671	11	57	57		26	23	27	5,637	13	59	59	49	36	22	18	29			
of which: Loans collateralised by residential immovable property at amortised cost	3,029	7	17	17		10	5	0	2,994	8	19	17	14	13	4	3	0			
of which: Credit for consumption at amortised cost	78	0	2	2		1	1	o	70	0	2	2	1	0	1	0	0			
DEBT INSTRUMENTS other than HFT	124,212	75	2,348	2,346		146	1,177	773	120,686	230	2,334	2,311	2,003	250	1,113	1,108	690			
OFF-BALANCE SHEET EXPOSURES	22,680		160	160		54	36	o	23,959		130	126	96	51	40	37	0			

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

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

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

(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 FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31	/03/2020		As of 30/06/2020							
	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		received on e	ancial guarantees xposures with e measures	Gross carrying a exposures with measures		Accumulated impaccumulated chadue to credit risk for exposures wimeasures ²	nges in fair value and provisions	received on e	ancial guarantees xposures with e measures	
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures	
Cash balances at central banks and other demand deposits							0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	0	o	0	0	0		0	o	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)	2,350	1,807	963	942	952		2,209	1,633	894	866	708	441	
Central banks	0	0	0	0	0		0	0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	0	
Other financial corporations	24	10	2	2	5		44	10	7	5	5	0	
Non-financial corporations	2,293	1,785	955	935	923		2,134	1,612	882	856	684	436	
of which: small and medium-sized enterprises at amortised cost	163	134	73	71	50		202	151	83	80	67		
Households	33	12	5	5	23		31	10	5	5	19	5	
DEBT INSTRUMENTS other than HFT	2,350	1,807	963	942	952		2,209	1,633	894	866	708		
Loan commitments given	37	20	0	0	0		29	15	0	0	0	0	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non-performing							0						
exit criteria							0						

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

⁽²⁾ 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.



2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Norddeutsche Landesbank -Girozentrale-

			As of 3	31/03/2020			As of 30/06/2020						
	Gross carrying	g amount				Accumulated	Gross carrying	g amount			Accumulated		
		Of which: non-p	performing of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: no performing	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on	
(mln EUR)			defaulted			non-performing exposures ¹		defaulted				non-performing exposures ¹	
A Agriculture, forestry and fishing	1,019	74		1,019	56	0	973	45	0	973	27	0	
3 Mining and quarrying	30	0		30	0	0	24	0	0	24	0	0	
C Manufacturing	3,203	111		3,203	86	0	3,146	136	0	3,146	95	0	
D Electricity, gas, steam and air conditioning supply	11,873	244		11,854	172	0	11,618	272	0	11,599	165	0	
E Water supply	754	6		754	1	0	612	5	0	612	1	0	
F Construction	848	29		848	15	0	724	22	0	724	16	0	
G Wholesale and retail trade	2,459	30		2,459	25	0	2,118	48	0	2,118	33	0	
H Transport and storage	5,959	1,537		5,765	730	0	5,519	1,485	0	5,362	746	0	
I Accommodation and food service activities	278	48		272	12	0	279	49	0	272	16	0	
J Information and communication	555	5		555	4	0	585	5	0	585	5	0	
K Financial and insurance activities	0	0		0	0	0	0	0	0	0	0	0	
L Real estate activities	15,495	54		15,429	58	0	15,095	51	0	15,024	75	0	
M Professional, scientific and technical activities	3,450	18		3,450	21	0	3,164	16	0	3,164	21	0	
N Administrative and support service activities	5,948	91		5,945	59	0	5,587	101	0	5,585	54	0	
O Public administration and defence, compulsory social security	20	0		20	0	0	18	0	0	18	0	0	
P Education	66	0		66	0	0	65	0	0	65	0	0	
Q Human health services and social work activities	450	14		450	12	0	446	13	0	446	12	0	
R Arts, entertainment and recreation	211	15		211	1	0	236	15	0	236	3	0	
S Other services	383	1		383	1	0	439	1	0	439	1	0	
Loans and advances	53,002	2,279		52,715	1,254	0	50,648	2,263	0	50,393	1,269	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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.



2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02

		As of 30/06/2020														
		Gross carrying	g amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk						
(mln EUR)	Number of obligors (mln EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past- due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performin	G Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	exposures
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹)	783	84														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		84	82	0	10	2	0	1	3	2	0	2	1	0	0	0
of which: Households		84	82	0	10	2	0	1	3	2	0	2	1	0	0	0
of which: Collateralised by residential immovable property		46	45	0	7	1	0	0	1	1	0	1	0	0	0	0
of which: Non-financial corporations		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.