



## 2021 EU-wide Transparency Exercise

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

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

## 2021 EU-wide Transparency Exercise

### Key Metrics

Norddeutsche Landesbank - Girozentrale -

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	5,651	5,805	5,759	5,758	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,651	5,805	5,759	5,758	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	5,701	5,855	5,809	5,808	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	5,701	5,855	5,809	5,808	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	7,588	7,640	7,566	7,483	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,588	7,640	7,566	7,483	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	40,338	39,791	38,575	37,339	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	40,338	39,791	38,575	37,339	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.01%	14.59%	14.93%	15.42%	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	14.01%	14.59%	14.93%	15.42%	(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	14.13%	14.72%	15.06%	15.56%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.13%	14.72%	15.06%	15.56%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.81%	19.20%	19.61%	20.04%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.81%	19.20%	19.61%	20.04%	(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) )	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	138,497	136,279	130,494	118,429	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	4.12%	4.30%	4.45%	4.90%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2021 EU-wide Transparency Exercise

### Leverage ratio

Norddeutsche Landesbank - Girozentrale -

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,701	5,855	5,809	5,808	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	5,681	5,835	5,799	5,798	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	138,497	136,279	130,494	118,429	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	138,497	136,279	130,494	118,429	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.1%	4.3%	4.5%	4.9%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.1%	4.3%	4.4%	4.9%	[A.2]/[B.2]	

## 2021 EU-wide Transparency Exercise

## Capital

Norddeutsche Landesbank - Girozentrale -

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	7,588	7,640	7,566	7,483	C 01.00 (9101,010)	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,651	5,805	5,759	5,758	C 01.00 (9102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,414	5,551	5,551	5,551	C 01.00 (9103,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,221	1,287	1,249	1,233	C 01.00 (9104,010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-744	-840	-840	-840	C 01.00 (9105,010)	Articles 4(1)(9), 26(1) point (g) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	15	16	27	23	C 01.00 (9200,010)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (9201,010)	Articles 4(1)(2), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (9206,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-89	-45	-61	-49	C 01.00 (9250,010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-110	-107	-103	-96	C 01.00 (9301,010) + C 01.00 (9340,010)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(5), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-4	-4	-1	-1	C 01.00 (9370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (9380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (9390,010)	Articles 4(1)(6), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9400,010)	Articles 4(1)(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (9440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (9401,010) + C 01.00 (9402,010) + C 01.00 (9403,010) + C 01.00 (9471,010) + C 01.00 (9472,010)	Articles 4(1)(6), 36(1) point (h) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (b) (iii) and 133(8) of CRR and Articles 36(1) point (b) (iv) and 133(8) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (9401,010)	Articles 36(1) point (h) (i), 24(1) point (b), 24(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	0	0	C 01.00 (9401,010)	Articles 4(2)(7), 36(1) point (b), 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	0	0	C 01.00 (9406,010)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (9500,010)	Articles 4(2)(7), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (9540,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (9510,010)	Article 36(1) point (m) and Article 43c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9540,010)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9510,010)	Article 36(1) point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (9540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-73	-73	-73	-73	C 01.00 (9570,010)	-
	A.1.21	Transitional adjustments	20	20	10	10	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	20	20	10	10	C 01.00 (9200,010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (9240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (9200,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	50	50	50	50	C 01.00 (9300,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	50	50	50	50	C 01.00 (9540,010) + C 01.00 (9470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9700,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (9600,010) + C 01.00 (9700,010) + C 01.00 (9701,010) + C 01.00 (9740,010) + C 01.00 (9741,010) + C 01.00 (9742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (9600,010) + C 01.00 (9601,010) + C 01.00 (9700,010)	
OWN FUNDS Requirements	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,701	5,855	5,809	5,808	C 01.00 (9101,010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,886	1,784	1,757	1,675	C 01.00 (9700,010)	Article 71 of CRR
CAPITAL RATIOS (%) Transitional period	A.4.1	Tier 2 Capital instruments	1,705	1,610	1,585	1,505	C 01.00 (9740,010) + C 01.00 (9600,010)	
	A.4.2	Other Tier 2 Capital components and deductions	181	174	172	170	C 01.00 (9601,010) + C 01.00 (9602,010) + C 01.00 (9603,010) + C 01.00 (9604,010) + C 01.00 (9605,010) + C 01.00 (9606,010) + C 01.00 (9607,010) + C 01.00 (9608,010) + C 01.00 (9609,010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (9800,010) + C 01.00 (9900,010) + C 01.00 (9960,010)	
OWN FUNDS Requirements	B	TOTAL RISK EXPOSURE AMOUNT	40,338	39,791	38,575	37,339	C 02.00 (9101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (9101,010)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.01%	14.59%	14.93%	15.42%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.13%	14.72%	15.06%	15.56%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.81%	19.20%	19.61%	20.04%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,631	5,785	5,749	5,748	1A.3.A.1.13 + A.3.1 + MIN(A.3.A.1.13 + A.3.2.A.2.4 + MIN(A.4.A.4 + A.3.2.A.3.A.1.13))	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.96%	14.54%	14.90%	15.39%	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	

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

## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Norddeutsche Landesbank - Girozentrale -

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	31,828	30,601	30,391	29,715	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	2,854	2,685	2,585	2,444	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	27,678	26,644	26,717	25,900	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	440	438	428	426	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	57	34	1	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	1,234	1,224	939	1,134	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 (R460, c010)]
Credit valuation adjustment - CVA	497	483	494	462	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1,787	2,656	2,132	1,642	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,636	1,477	1,654	1,428	C 02.00 (R520, c010)
Of which the standardised approach	302	306	280	229	C 02.00 (R530, c010)
Of which IMA	1,334	1,170	1,374	1,199	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	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	0	0	C 02.00 (R680, c010)
Operational risk	3,223	3,223	2,838	2,838	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,223	3,223	2,838	2,838	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	132	127	128	119	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	40,338	39,791	38,575	37,339	

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

<sup>2</sup> 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.

## 2021 EU-wide Transparency Exercise

## P&amp;L

Norddeutsche Landesbank - Girozentrale -

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(m€ EUR)				
Interest income	3,588	4,968	1,085	2,078
Of which debt securities income	213	278	63	123
Of which loans and advances income	1,476	1,910	411	817
Interest expenses	2,815	3,687	865	1,663
(Of which deposits expenses)	771	1,013	224	440
(Of which debt securities issued expenses)	240	311	60	127
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	5	6	7
Net Fee and commission income	-23	-29	7	19
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-29	-36	6	3
Gains or (-) losses on financial assets and liabilities held for trading, net	293	255	-140	-146
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-124	-103	188	245
Gains or (-) losses from hedge accounting, net	38	66	7	1
Exchange differences (gain or (-) loss), net	41	51	-5	-5
Net other operating income /(expenses)	-66	-60	4	14
<b>TOTAL OPERATING INCOME, NET</b>	<b>906</b>	<b>1,429</b>	<b>293</b>	<b>553</b>
(Administrative expenses)	668	941	245	454
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	81
(Depreciation)	55	80	19	38
Modification gains or (-) losses, net	1	1	0	2
(Provisions or (-) reversal of provisions)	-23	-46	70	35
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-10	-27	-1	16
(Other provisions)	-13	-19	71	19
Of which pending legal issues and tax litigation <sup>1</sup>	0	-5	0	0
Of which restructuring <sup>2</sup>	0	-25	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	286	459	-8	5
(Financial assets at fair value through other comprehensive income)	2	1	0	0
(Financial assets at amortised cost)	284	458	-9	5
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	1	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-5	-28	-7	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-85	-33	-39	-57
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-85	4	-31	-39
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>-85</b>	<b>4</b>	<b>-31</b>	<b>-39</b>
Of which attributable to owners of the parent	-85	4	-31	-39

<sup>1</sup> Information available only as of end of the year<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Norddeutsche Landesbank - Girozentrale -

(m€ EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	6,416				6,023				5,436				4,848				IAS 1.54 (i)
Financial assets held for trading	8,780	282	6,997	1,502	9,750	345	7,188	2,216	8,322	493	6,017	1,812	7,348	596	5,494	1,258	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,455	763	419	273	1,360	742	360	258	1,361	681	368	312	1,234	577	474	184	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	15,553	5,406	8,956	1,191	14,932	2,445	11,237	1,250	14,037	3,351	9,660	1,026	13,681	4,051	8,647	983	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	92,724				90,545				87,042				86,120				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	966	0	966	0	856	0	856	0	782	0	782	0	553	0	553	0	IFRS 9.6.2.1; Annex V.Part 1.2.2; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	457				425				299				290				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	4,890				4,646				4,588				4,677				
TOTAL ASSETS	131,240				128,537				121,867				118,752				IAS 1.9(a), IAS 6

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sectors <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	14,168	320	0	-1	-4	0	13,539	339	0	-1	-4	0	12,742	339	0	-1	-4	0	12,530	203	0	-1	-3	0	Annex V.Part 1.31, 44(b)
	Loans and advances	1,070	0	0	0	0	0	1,058	0	0	0	0	0	961	0	0	0	0	0	952	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	3,490	494	0	0	-6	0	3,440	395	0	-5	-5	0	3,386	392	0	-5	-5	0	3,353	383	0	-1	-6	0	Annex V.Part 1.31, 44(b)
	Loans and advances	84,670	3,454	2,010	-175	-176	-1,036	82,925	3,508	1,430	-232	-260	-652	79,576	3,419	1,407	-240	-261	-627	78,302	3,810	1,334	-207	-277	-571	Annex V.Part 1.32, 44(a)

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

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Norddeutsche Landesbank - Girozentrale -

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	3,344	3,153	2,573	2,173	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	6,963	6,507	5,750	5,657	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	104,784	103,166	98,263	96,209	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,064	1,966	1,708	1,265	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,084	1,003	779	690	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,824	3,902	3,706	3,681	IAS 37.10; IAS 1.54(l)
Tax liabilities	2,477	2,210	2,196	2,202	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	741	569	705	801	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	125,282	122,476	115,680	112,679	IAS 1.9(b); IG 6
TOTAL EQUITY	5,959	6,061	6,188	6,073	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	131,240	128,537	121,867	118,752	IAS 1.IG6

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



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Norddeutsche Landesbank - Girozentrale -

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		5,353	5,071	4,207	3,362	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	55	49	74	77	Annex V.Part 1.31
Deposits	Central banks	1,425	1,422	1,180	1,180	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,178	7,778	6,212	5,462	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	762	1,073	878	926	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	30,183	29,219	28,783	28,753	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	2,142	2,236	2,260	2,862	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	26,244	26,107	25,126	22,980	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	3,128	3,315	3,298	3,125	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	12,097	12,028	12,752	13,914	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,131	9,428	9,740	9,960	ECB/2013/33 Annex 2.Part 2.9.1
	Households	6,430	6,582	6,734	6,886	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	5,375	5,527	5,675	5,809	Annex V.Part 1.42(f), 44(c)
Debt securities issued		27,191	26,538	23,226	22,691	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,997	2,001	1,983	1,815	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		117,155	114,793	108,294	105,305	

## 2021 EU-wide Transparency Exercise

## Market Risk

Norddeutsche Landesbank - Girozentrale -

(min EUR)	SA				IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020												
Traded Debt Instruments	270	285	37	11	59	21							34	9	57	30									
Of which: General risk	0	0	37	11	59	21							34	9	57	30									
Of which: Specific risk	270	285	0	0	0	0							0	0	0	0									
Equities	0	0	0	0	0	0							0	0	0	0									
Of which: General risk	0	0	0	0	0	0							0	0	0	0									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Foreign exchange risk	31	21	8	2	17	4							5	1	10	3									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	302	306	40	12	67	22	0	0	0	0	0	1,334	36	10	58	29	0	0	0	0	0	0	1,170		
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021												
Traded Debt Instruments	280	229	33	9	83	31							21	7	78	28									
Of which: General risk	0	0	33	9	83	31							21	7	78	28									
Of which: Specific risk	280	229	0	0	0	0							0	0	0	0									
Equities	0	0	0	0	0	0							0	0	0	0									
Of which: General risk	0	0	0	0	0	0							0	0	0	0									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Foreign exchange risk	0	0	4	1	7	2							3	1	7	3									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	280	229	31	9	79	30	0	0	0	0	0	1,374	21	7	75	28	0	0	0	0	0	0	1,199		

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	(in EUR, %)								
	Central governments or central banks	15,953	15,953	0		9,499	10,041	0	
	Regional governments or local authorities	18,719	22,399	123		18,545	22,470	133	
	Public sector entities	6,393	6,534	246		6,362	6,523	217	
	Multilateral Development Banks	567	655	0		594	648	0	
	International Organisations	946	946	0		943	943	0	
	Institutions	15,434	11,460	26		15,072	11,583	23	
	Corporates	1,811	1,079	1,232		3,081	1,987	1,366	
	of which: SME	47	44	31		47	43	33	
	Retail	390	363	124		296	265	120	
	of which: SME	0	0	0		11	11	7	
	Secured by mortgages on immovable property	335	334	117		317	315	109	
	of which: SME	47	47	14		59	59	17	
	Exposures in default	56	7	8	47	103	52	76	48
	Items associated with particularly high risk	94	79	118		45	36	54	
	Covered bonds	125	125	0		131	131	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	905	905	684		466	466	629	
	Other exposures	99	99	100		91	91	91	
	Standardised Total <sup>4</sup>	56,981	56,108	2,879	72	55,206	54,658	2,715	64

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value: Total does not include the Guarantee credit risk in the credit risk in the 2020 exercise.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY	(in EUR, %)								
	Central governments or central banks	7,948	8,587	0		7,428	7,976	0	
	Regional governments or local authorities	18,073	21,690	1		17,913	20,837	1	
	Public sector entities	5,870	5,855	3		5,739	5,903	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15,434	11,460	26		15,072	11,583	23	
	Corporates	1,847	1,072	1,061		1,822	1,094	1,053	
	of which: SME	47	44	31		47	43	33	
	Retail	390	364	121		393	363	119	
	of which: SME	0	0	0		13	13	7	
	Secured by mortgages on immovable property	335	334	114		317	315	109	
	of which: SME	47	47	14		59	59	17	
	Exposures in default	55	7	8	46	99	59	11	48
	Items associated with particularly high risk	32	23	38		31	22	31	
	Covered bonds	125	125	0		131	131	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	906	906	630		467	467	616	
	Other exposures	30	30	30		25	25	25	
	Standardised Total <sup>4</sup>	58	58	58	58	58	58	58	58

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	94	94	0		93	93	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	17	17	3		0	0	0	
	Corporates	1,444	1,440	97		787	787	787	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T 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	
	Standardised Total <sup>4</sup>	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED STATES	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	2		0	0	2	
	Public sector entities	683	680	243		623	620	209	
	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	526	17	17		481	16	16	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	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 < 1T 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 <sup>4</sup>	0	0	0	4	0	0	0	3

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
FRANCE	(in EUR, %)								
	Central governments or central banks	64	64	0		64	64	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	2	2	2		0	0	0	
	Corporates	2	2	2		26	17	17	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	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 < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	76	76	0	0	76	76	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	1	1	0	0	1	1	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	7	7	0	0	82	82	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	5	5	0	0	5	5	0	0
	Other exposures	69	69	71	0	66	66	67	0
	Standardised Total <sup>4</sup>	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Other Countries	(in EUR, %)								
	Central governments or central banks	568	568	0	0	516	516	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	557	557	0	0	564	564	0	0
	International Organisations	516	516	0	0	543	543	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
IRELAND	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	118	93	53	0	109	89	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
AUSTRIA	(in EUR, %)								
	Central governments or central banks	904	904	0	0	903	903	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	20	19	19	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SWEDEN	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	10	10	0	0	10	10	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>4</sup>	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
Consolidated data	Central governments or central banks	6,253	6,767	0		7,344	7,659	0	
	Regional governments or local authorities	17,403	20,275	126		17,294	20,379	123	
	Public sector entities	5,993	6,195	205		5,936	6,140	200	
	Multilateral Development Banks	509	588	0		505	582	0	
	International Organisations	491	491	0		410	410	0	
	Institutions	15,430	11,801	27		15,657	11,919	19	
	Corporates	2,009	1,943	1,294		2,762	1,586	1,159	
	of which: SME	46	42	32		233	226	189	
	Retail	386	139	117		389	137	116	
	of which: SME	13	12	7		12	12	7	
	Secured by mortgages on immovable property	311	309	195		309	299	193	
	of which: SME	58	58	16		56	56	16	
	Exposures in default	118	31	32	79	115	25	27	87
	Items associated with particularly high risk	45	34	52		23	14	21	
	Covered bonds	130	130	0		130	130	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		7	7	0	
	Equity	460	460	621		441	441	601	
	Other exposures	52	52	94		55	55	95	
	Standardised Total <sup>2</sup>	52,904	51,676	2,614	95	51,429	50,231	2,467	105

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	6,403	6,914	0		5,547	6,062	0	
	Regional governments or local authorities	17,096	20,277	1		16,791	19,961	1	
	Public sector entities	5,379	5,584	5		5,330	5,536	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15,430	11,802	27		15,657	11,919	19	
	Corporates	1,703	1,000	1,090		1,744	1,090	1,023	
	of which: SME	46	42	32		233	226	189	
	Retail	381	137	116		384	135	114	
	of which: SME	13	12	7		12	12	7	
	Secured by mortgages on immovable property	303	302	194		293	292	193	
	of which: SME	58	58	16		56	56	16	
	Exposures in default	55	5	49	49	57	0	7	49
	Items associated with particularly high risk	31	22	33		21	14	21	
	Covered bonds	130	130	0		130	130	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	460	460	621		438	438	606	
	Other exposures	25	25	32		25	25	36	
	Standardised Total <sup>2</sup>				57				55

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	788	787	69		405	404	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	4	4	0		3	3	0	
	Public sector entities	634	611	205		606	604	196	
	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	472	16	16		474	16	16	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y 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 <sup>2</sup>				3				3

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the bankbook, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	64	64	0		64	64	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	12	8	8		4	3	3	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NETHERLANDS	Central governments or central banks	75	75	0	0	75	75	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	0	0	1	1	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LUXEMBOURG	Central governments or central banks	25	25	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	7	7	5	5
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>	25	25	0	0	7	7	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Other Countries	Central governments or central banks	540	540	0	0	538	538	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	580	580	0	0	580	580	0	0
	International Organisations	491	491	0	0	490	490	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>	1121	1121	0	0	1118	1118	0	0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
IRELAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	99	79	0	0	100	79	73	73
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	38	26	26	12	50	20	20	31
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>	137	105	26	12	150	99	93	31

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
AUSTRIA	Central governments or central banks	842	842	0	0	830	830	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>	842	842	0	0	830	830	0	0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWEDEN	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	10	10	0	0	10	10	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total <sup>(4)</sup>	10	10	0	0	10	10	0	0

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

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

## 2021 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Norddeutsche Landesbank - Girozentrale -

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(in EUR, %)												
Consolidated data	Central banks and central governments	12,664	0	4,176	1,263	0	12,664	0	4,190	1,370	0	0
	Institutions	12,664	17	10,581	2,175	0	12,664	16	8,865	2,013	0	7
	Corporates	71,020	2,363	57,845	25,409	59	68,220	1,765	55,631	24,511	57	1,208
	Corporates - Of Which: Specialised Lending	18,503	1,789	15,403	5,743	0	17,480	1,161	14,561	5,428	0	764
	Corporates - Of Which: SME	6,994	56	5,384	1,943	0	6,572	55	5,363	1,745	0	24
	Retail	2,670	11	2,629	440	10	2,665	12	2,651	438	11	14
	Retail - Secured on real estate property	1,126	3	1,126	161	5	1,144	3	1,143	162	4	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,126	3	1,126	161	5	1,144	3	1,143	162	4	3
	Retail - Qualifying Revolving	396	0	367	10	0	399	0	367	9	0	0
	Retail - Other Retail	1,148	7	1,136	289	6	1,153	8	1,141	267	6	7
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,148	7	1,136	289	6	1,153	8	1,141	267	6	7
	Equity	15	0	15	57	0	9	0	9	34	0	0
Other non credit-obligation assets												
IRB Total <sup>3</sup>					36,144					29,067		

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

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

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(in EUR, %)												
GERMANY	Central banks and central governments	1,358	0	1,546	1,015	0	1,350	0	1,765	1,118	0	0
	Institutions	4,977	0	3,649	1,082	0	5,131	0	3,387	1,082	0	2
	Corporates	47,418	1,577	35,053	16,626	59	45,126	1,004	36,167	16,013	57	807
	Corporates - Of Which: Specialised Lending	8,378	1,076	7,396	2,320	0	7,774	596	6,633	2,185	0	457
	Corporates - Of Which: SME	5,996	33	4,612	1,704	0	46	5,631	39	4,630	1,517	0
	Retail	2,670	11	2,629	440	10	2,665	12	2,651	438	11	11
	Retail - Secured on real estate property	1,126	3	1,126	161	5	1,144	3	1,143	162	4	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,126	3	1,126	161	5	1,144	3	1,143	162	4	3
	Retail - Qualifying Revolving	396	0	367	10	0	399	0	367	9	0	0
	Retail - Other Retail	1,148	7	1,136	289	6	1,153	8	1,141	267	6	7
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,148	7	1,136	289	6	1,153	8	1,141	267	6	7
	Equity	15	0	15	57	0	9	0	9	34	0	0
Other non credit-obligation assets												
IRB Total <sup>3</sup>					36,144					29,067		

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

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(in EUR, %)												
UNITED KINGDOM	Central banks and central governments	7	0	7	1	0	0	0	0	0	0	0
	Institutions	900	0	904	126	0	442	0	443	107	0	0
	Corporates	3,815	13	3,813	1,055	0	1	3,872	13	3,797	1,009	2
	Corporates - Of Which: Specialised Lending	2,400	0	2,339	644	0	0	2,463	0	2,421	619	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total <sup>3</sup>												

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

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(in EUR, %)												
UNITED STATES	Central banks and central governments	760	0	749	12	0	723	0	710	11	0	0
	Institutions	896	17	901	301	0	6	724	16	729	248	0
	Corporates	2,245	31	1,677	1,256	0	17	2,365	30	1,528	1,194	10
	Corporates - Of Which: Specialised Lending	1,612	29	1,114	793	0	14	1,477	28	1,013	766	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total <sup>3</sup>												

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

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(in EUR, %)												
FRANCE	Central banks and central governments	1,749	0	35	4	0	1,309	0	61	9	0	0
	Institutions	0	0	1,755	99	0	0	1,315	78	0	0	0
	Corporates	2,695	0	2,579	961	0	2	2,809	0	2,639	951	0
	Corporates - Of Which: Specialised Lending	1,162	0	1,053	331	0	1	1,247	0	1,085	339	0
	Corporates - Of Which: SME	6	0	6	1	0	0	6	0	1	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total <sup>3</sup>												

(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).

## 2021 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Norddeutsche Landesbank - Girozentrale -

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
NETHERLANDS	Central banks and central governments	129	0	183	11	0	0	118	0	144	9	0
	Institutions	162	0	130	27	0	0	168	0	137	28	0
	Corporates	2,694	67	2,626	973	0	57	2,680	59	2,621	1,003	0
	Corporates - Of Which: Specialised Lending	171	94	126	27	0	43	158	44	143	26	0
	Corporates - Of Which: SME	437	13	426	110	0	11	428	5	428	110	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0
IRB Total												

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

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
LUXEMBOURG	Central banks and central governments	72	0	72	1	0	70	0	70	1	0	0
	Institutions	105	0	105	21	0	3	1	3	1	0	0
	Corporates	1,483	25	1,394	317	0	22	1,291	26	1,220	444	23
	Corporates - Of Which: Specialised Lending	326	25	223	71	0	21	316	26	211	64	0
	Corporates - Of Which: SME	68	0	62	15	0	0	31	1	1	5	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity		15	0	15	57	0	9	0	9	34	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0
IRB Total												

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

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
Other Countries	Central banks and central governments	516	0	516	0	0	513	0	513	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0
IRB Total												

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

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	54	0	54	13	0	46	0	46	12	0	0
	Corporates	1,823	33	1,635	888	0	27	1,786	0	1,375	811	0
	Corporates - Of Which: Specialised Lending	1,426	33	1,096	632	0	26	1,313	0	981	582	0
	Corporates - Of Which: SME	53	0	47	32	0	1	53	0	49	33	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0
IRB Total												

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

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
AUSTRIA	Central banks and central governments	159	0	171	0	0	158	0	171	0	0	0
	Institutions	149	0	141	25	0	121	0	122	28	0	0
	Corporates	637	0	577	330	0	4	612	0	541	309	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0
IRB Total												

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

		IRB Approach												
		As of 30/09/2020						As of 31/12/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions					
												Of which: defaulted	Of which: defaulting	Of which: defaulted
SWEDEN	(Not EDP - %)	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	488	0	490	51	0	457	0	460	33	0	0	0	0
	Institutions	708	14	397	152	0	1	681	14	403	155	0	0	0
	Corporates	503	14	214	75	0	1	490	14	229	79	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets														
GRAND TOTAL														



		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulting				Of which: defaulted	Of which: defaulting			
(in EUR, %)													
Consolidated data	Central banks and central governments	0	3,370	0	3,361	1,377	0	3,366	0	4,130	1,539	0	0
	Institutions	9,638	0	7,573	1,887	0	8,995	1	6,901	1,888	0	0	0
	Corporates	68,076	1,610	55,299	24,419	66	67,462	1,493	55,130	21,740	0	1,200	0
	Corporates - Of Which: Specialised Lending	17,233	981	14,239	5,328	0	17,494	812	14,500	5,374	0	695	0
	Corporates - Of Which: SME	6,791	33	5,637	1,831	0	6,945	73	6,491	2,118	0	31	0
	Retail	2,712	11	2,670	428	0	2,731	10	2,719	426	15	8	0
	Retail - Secured on real estate property	1,161	2	1,161	157	3	1,289	2	1,289	139	4	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,161	2	1,161	157	3	1,289	2	1,289	139	4	2	0
	Retail - Qualifying Revolving	290	0	361	9	0	388	0	391	10	0	0	0
	Retail - Other Retail	1,161	8	1,148	262	6	1,053	7	1,039	277	10	6	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,161	8	1,148	262	6	1,053	7	1,039	277	10	6	0
	Equity	0	0	0	1	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total <sup>3</sup>				26,672					26,338				

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

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

IRB Approach													
As of 31/03/2021													
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions				
		Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted					
(in EUR, %)													
GERMANY	Central banks and central governments	1,177	0	1,163	1,111	0	0	1,177	0	1,403	1,138	0	0
	Institutions	5,338	0	3,442	1,048	0	2	5,122	1	3,182	1,130	0	3
	Corporates	45,029	836	35,445	15,803	66	707	43,849	709	34,646	15,365	0	636
	Corporates - Of Which: Specialised Lending	7,688	417	6,526	2,135	0	386	7,375	234	6,211	2,156	0	289
	Corporates - Of Which: SME	5,726	33	4,751	1,581	0	47	6,177	73	5,409	1,818	0	48
	Retail	2,712	11	2,670	428	0	13	2,731	10	2,719	426	15	8
	Retail - Secured on real estate property	1,161	2	1,161	157	3	3	1,289	2	1,289	139	4	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,161	2	1,161	157	3	3	1,289	2	1,289	139	4	2
	Retail - Qualifying Revolving	290	0	361	9	0	0	398	0	391	10	0	0
	Retail - Other Retail	1,161	8	1,148	262	6	9	1,055	7	1,039	277	10	6
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,161	8	1,148	262	6	9	1,055	7	1,039	277	10	6
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
UNITED KINGDOM	Central banks and central governments	92	0	92	14	0	91	0	91	14	0	0	
	Institutions	309	0	309	68	0	306	0	306	31	0	0	
	Corporates	1,989	15	1,965	1,075	0	1,929	10	1,923	1,283	0	11	
	Corporates - Of Which: Specialised Lending	2,461	0	2,411	613	0	2,739	0	2,689	679	0	0	
	Corporates - Of Which: SME	11	0	0	0	0	86	0	60	13	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total:													

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaultable				Of which: defaulted	Of which: defaultable			
(in EUR, %)													
UNITED STATES	Central banks and central governments	743	0	732	11	0	0	734	0	723	12	0	0
	Institutions	590	0	590	219	0	2	616	0	616	228	0	2
	Corporates	2,068	26	1,521	1,169	0	24	1,956	26	1,418	971	0	45
	Corporates - Of Which: Specialised Lending	1,533	26	1,071	825	0	29	1,503	26	1,075	759	0	35
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
FRANCE	Central banks and central governments	0	0	84	12	0	0	0	134	19	0	0	
	Institutions	542	0	542	79	0	623	0	623	64	0	0	
	Corporates	3,049	0	2,788	987	0	3,164	0	2,775	1,034	0	2	
	Corporates - Of Which: Specialised Lending	1,168	0	992	289	0	1,123	0	992	298	0	1	
	Corporates - Of Which: SME	7	0	7	1	0	36	0	32	18	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total:													

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted			
(in EUR, %)													
NETHERLANDS	Central banks and central governments												
	Institutions	95	0	127	7	0	0	95	0	127	7	0	0
	Corporates	147	0	135	27	0	0	170	0	139	27	0	0
	Corporates - Of Which: Specialised Lending	2,716	31	2,669	1,064	0	42	2,838	33	2,803	1,067	0	43
	Corporates - Of Which: SME	140	31	136	25	0	23	142	25	129	25	0	21
	Retail	546	0	544	126	0	6	538	0	535	124	0	1
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
IRB Total													

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

			IRB Approach													
			As of 31/03/2021						As of 30/06/2021							
			Original Exposure <sup>a</sup>		Exposure Value <sup>a</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>a</sup>		Exposure Value <sup>a</sup>	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)																
LUXEMBOURG	Central banks and central governments			69	0	69	0	0	0	425	0	425	0	0	0	0
	Institutions			7	0	1,215	403	0	22	1,524	26	1,493	528	0	23	0
	Corporates - Of Which: Specialised Lending			209	26	167	45	0	21	284	26	181	46	0	21	0
	Corporates - Of Which: SME			40	0	32	5	0	0	40	0	73	14	0	0	0
	Retail			0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property			0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME			0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving			0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail			0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME			0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME			0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity			0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total															

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

			IRB Approach											
			As of 31/03/2021						As of 30/06/2021					
			Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(in EUR, %)														
Other Countries	Central banks and central governments		558	0	558	0	0	0	460	0	460	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total														

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted			
(in EUR, %)													
IRELAND	Central banks and central governments												
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	34	0	34	12	0	0	34	62	0	62	16	0
	Corporates - Of Which: Specialised Lending	1,738	0	1,366	815	0	41	1,632	40	1,302	675	0	39
	Corporates - Of Which: SME	1,274	0	993	576	0	29	1,193	40	918	466	0	36
	Retail	52	0	49	34	0	0	52	72	72	41	0	2
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

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

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
(in EUR, %)											
AUSTRIA	Central banks and central governments										
	Institutions	136	0	167	0	0	135	0	166	0	0
	Corporates	120	0	120	21	0	110	0	114	19	0
	Corporates - Of Which: Specialised Lending	689	0	601	336	0	595	0	573	314	0
	Corporates - Of Which: SME	18	0	13	3	0	18	0	13	15	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach												
		As of 31/03/2021						As of 30/06/2021						
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(in EUR, %)														
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	429	0	429	29	0	1	398	0	398	27	0	0	0
	Corporates	723	14	429	102	0	0	724	11	444	175	0	0	0
	Corporates - Of Which: Specialised lending	522	14	245	90	0	1	535	11	261	102	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	11	0	10	3	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total														

[illegible]

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Norddeutsche Landesbank - Girozentrale -

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
(mln EUR)														
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		31	31	0	0	31	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		21	21	0	0	21	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		49	49	0	0	49	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		9	9	0	0	0	9	0	0	0	0	0	0	
Total		111	111	0	0	102	9	0	0	0	0	0	0	8
[ 0 - 3M ]	France													
[ 3M - 1Y ]														
[ 1Y - 2Y ]														
[ 2Y - 3Y ]														
[ 3Y - 5Y ]														
[ 5Y - 10Y ]														
[ 10Y - more ]														
Total														
[ 0 - 3M ]	Germany	506	506	0	0	129	377	2	0	0	0	673	0	
[ 3M - 1Y ]		376	376	0	0	151	225	12	0	0	0	0	0	
[ 1Y - 2Y ]		1,014	1,014	0	0	709	288	34	504	0	27	0	0	
[ 2Y - 3Y ]		1,180	1,180	0	0	715	465	0	66	0	13	0	0	
[ 3Y - 5Y ]		2,172	2,172	0	0	1,282	777	30	636	-61	936	0	0	
[ 5Y - 10Y ]		3,539	3,539	0	0	1,377	2,162	93	1,799	-22	2,140	1	0	
[ 10Y - more ]		1,646	1,646	0	0	55	1,590	273	40	-199	561	104	0	
Total		10,433	10,433	0	0	4,420	5,883	444	3,044	-282	3,677	778	0	0
[ 0 - 3M ]	Croatia													
[ 3M - 1Y ]														
[ 1Y - 2Y ]														
[ 2Y - 3Y ]														
[ 3Y - 5Y ]														
[ 5Y - 10Y ]														
[ 10Y - more ]														
Total														
[ 0 - 3M ]	Greece													
[ 3M - 1Y ]														
[ 1Y - 2Y ]														
[ 2Y - 3Y ]														
[ 3Y - 5Y ]														
[ 5Y - 10Y ]														
[ 10Y - more ]														
Total														
[ 0 - 3M ]	Hungary													
[ 3M - 1Y ]														
[ 1Y - 2Y ]														
[ 2Y - 3Y ]														
[ 3Y - 5Y ]														
[ 5Y - 10Y ]														
[ 10Y - more ]														
Total														
[ 0 - 3M ]	Ireland													
[ 3M - 1Y ]														
[ 1Y - 2Y ]														
[ 2Y - 3Y ]														
[ 3Y - 5Y ]														
[ 5Y - 10Y ]														
[ 10Y - more ]														
Total														
[ 0 - 3M ]	Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		3	3	0	0	3	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		13	13	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		346	343	0	0	301	38	0	0	0	0	0	0	
Total		362	360	0	0	304	38	0	0	0	0	0	0	49
[ 0 - 3M ]	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		9	9	0	0	9	9	0	0	0	0	0	0	
[ 5Y - 10Y ]		26	26	0	0	26	26	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0		
Total		35	35	0	0	0	35	0	0	0	0	0	0	5

[illegible]

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M ]	Spain	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		16	16	0	0	16	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		16	16	0	0	16	0	0	0	0	0	0	0		
[ 0 - 3M ]	Sweden	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		10	10	0	0	0	10	0	0	0	0	0	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0		
Total		10	10	0	0	0	10	0	0	0	0	0	0		
[ 0 - 3M ]	United Kingdom														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Iceland														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Liechtenstein														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Norway														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Australia														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Canada	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		21	21	0	0	21	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		86	86	0	0	67	19	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0			
Total		106	106	0	0	87	19	0	0	0	0	0	0		
[ 0 - 3M ]	Hong Kong														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															

[illegible]

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Norddeutsche Landesbank - Girozentrale -

(min EUR)		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0 36 27 123 348 211 0	0 36 27 123 348 211 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 36 27 123 348 211 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0

**Notes and definitions**

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

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

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



[illegible]

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Norddeutsche Landesbank - Girozentrale -

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Nominal	Provisions														
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				
I 0 - 3M f	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		21	21	0	0	21	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		27	27	0	0	27	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		21	21	0	0	21	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		9	9	0	0	0	9	0	0	0	0	0	0	0	
Total		78	78	0	0	69	9	0	0	0	0	0	0	6	
I 0 - 3M f	France														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Germany	296	296	0	0	5	291	0	0	0	0	351	0	0	
I 3M - 1Y f		1,009	1,009	0	0	787	206	19	504	0	0	0	0	0	
I 1Y - 2Y f		796	796	0	0	218	578	0	0	0	27	0	0	0	
I 2Y - 3Y f		1,170	1,170	0	0	688	371	0	64	12	0	0	0	0	
I 3Y - 5Y f		2,280	2,280	0	0	1,284	996	38	251	1,747	2	0	0	0	
I 5Y - 10Y f		3,591	3,591	0	0	1,181	2,410	150	3,008	-33	523	23	0	0	
I 10Y - more		6,849	6,849	0	0	50	6,799	181	91	-139	474	18	0	0	
Total		15,991	15,991	0	0	4,213	11,650	399	3,917	-244	2,784	394	0	0	
I 0 - 3M f	Croatia														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Greece														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Hungary														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Ireland														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		3	3	0	0	3	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		49	49	0	0	0	37	0	0	0	0	0	0	0	
I 10Y - more		300	297	0	0	293	0	0	0	0	0	0	0	0	
Total		352	349	0	0	295	37	0	0	0	0	0	0	50	
I 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		8	8	0	0	0	8	0	0	0	0	0	0	0	
I 5Y - 10Y f		24	24	0	0	0	24	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		32	32	0	0	0	32	0	0	0	0	0	0	7	

[illegible]

[illegible]

[illegible]

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Norddeutsche Landesbank - Girozentrale -

(mln EUR)		As of 30/06/2021													
		Direct exposures											Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[ 0 - 3M ]	Africa														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more															
Total															
[ 0 - 3M ]	Others	36	36	0	0	36	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		26	26	0	0	26	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		36	36	0	0	36	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		225	225	0	0	225	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		300	300	0	0	300	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		112	112	0	0	112	0	0	0	0	0	0	0	0	
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		734	734	0	0	734	0	0	0	0	0	0	0	0	

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect 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 counterpart (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

## 2021 EU-wide Transparency Exercise

## Performing and non-performing exposures

Norddeutsche Landesbank - Girozentrale -

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures			Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>				
		Of which: defaulted	Of which Stage 3				Of which Stage 3					Of which: defaulted	Of which Stage 3				Of which Stage 3			
(mln EUR)																				
Cash balances at central banks and other demand deposits	6,378	0	0	0	0	0	0	0	0	0	5,977	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	19,491	0	0	0	0	11	0	0	0	0	18,669	0	0	0	0	14	0	0	0	0
Central banks	37	0	0	0	0	0	0	0	0	0	49	0	0	0	0	0	0	0	0	0
General governments	9,315	0	0	0	0	9	0	0	0	0	8,851	0	0	0	0	11	0	0	0	0
Credit institutions	8,495	0	0	0	0	0	0	0	0	0	8,161	0	0	0	0	1	0	0	0	0
Other financial corporations	721	0	0	0	0	0	0	0	0	0	698	0	0	0	0	1	0	0	0	0
Non-financial corporations	922	0	0	0	0	1	0	0	0	0	910	0	0	0	0	1	0	0	0	0
Loans and advances (including at amortised cost and fair value)	91,619	185	2,219	2,206	2,010	324	1,064	1,036	825	89,305	115	1,588	1,572	1,430	479	665	652	675		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	14,721	0	0	0	0	0	0	0	0	14,629	0	0	0	0	0	0	0	0	0	0
Credit institutions	15,098	0	0	0	0	1	0	0	0	14,922	0	0	0	0	1	0	0	0	0	0
Other financial corporations	6,703	6	13	13	13	23	9	7	0	6,651	2	17	17	12	31	7	7	7	5	
Non-financial corporations	49,472	165	2,148	2,134	1,949	269	1,018	1,010	808	47,520	96	1,512	1,496	1,368	394	637	627	640		
of which: small and medium-sized enterprises at amortised cost	9,924	5	118	118	118	43	52	52	27	9,959	19	118	117	117	58	50	50	26		
of which: Loans collateralised by commercial immovable property at amortised cost	12,631	62	262	259	230	46	87	81	67	12,869	34	182	167	155	93	64	55	64		
Households	5,626	14	59	59	48	31	37	19	17	5,582	16	59	59	50	52	21	18	29		
of which: Loans collateralised by residential immovable property at amortised cost	3,033	11	15	15	13	13	6	5	9	3,028	7	16	16	15	17	3	3	13		
of which: Credit for consumption at amortised cost	66	0	2	2	1	1	2	0	0	58	0	2	2	1	1	1	0	0		
DEBT INSTRUMENTS other than HFT	117,488	185	2,219	2,206	2,010	335	1,064	1,036	825	113,952	115	1,588	1,572	1,430	493	665	652	675		
OFF-BALANCE SHEET EXPOSURES	23,741		133	124	103	44	39	38	0	22,890		99	97	92	29	35	18	1		

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)<sup>(3)</sup> 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)<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2021 EU-wide Transparency Exercise

## Performing and non-performing exposures

Norddeutsche Landesbank - Girozentrale -

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount <sup>5</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1,5</sup>		Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>									
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which: defaulted		Of which Stage 3			Of which Stage 3									
(mln EUR)																				
Cash balances at central banks and other demand deposits	5,397	0	0	0	0	0	0	0	0	4,808	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	17,808	0	0	0	0	14	0	0	0	17,314	0	0	0	0	11	0	0	0		
Central banks	13	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0		
General governments	8,716	0	0	0	0	11	0	0	0	8,501	0	0	0	0	9	0	0	0		
Credit institutions	7,649	0	0	0	0	1	0	0	0	7,349	0	0	0	0	0	0	0	0		
Other financial corporations	682	0	0	0	0	1	0	0	0	650	0	0	0	0	1	0	0	0		
Non-financial corporations	748	0	0	0	0	2	0	0	0	784	0	0	0	0	1	0	0	0		
Loans and advances (including at amortised cost and fair value)	85,753	40	1,563	1,544	1,407	478	650	627	734	84,766	101	1,460	1,445	1,334	471	583	571	616		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	14,040	0	0	0	0	0	0	0	0	13,764	0	0	0	0	0	0	0	0		
Credit institutions	13,839	0	0	0	0	1	0	0	0	14,156	0	0	0	0	1	0	0	0		
Other financial corporations	6,414	0	12	12	12	26	7	7	0	6,395	11	11	11	9	26	4	4	3		
Non-financial corporations	45,921	38	1,492	1,472	1,345	399	620	601	705	44,923	73	1,395	1,379	1,284	398	559	552	587		
of which: small and medium-sized enterprises at amortised cost	10,139	6	103	98	97	59	44	44	15	9,904	7	129	128	128	47	37	37	14		
of which: Loans collateralised by commercial immovable property at amortised cost	12,637	9	215	197	193	90	61	51	100	11,646	22	169	155	152	78	50	43	87		
Households	5,538	3	59	59	50	51	23	20	29	5,529	17	55	55	41	46	20	15	26		
of which: Loans collateralised by residential immovable property at amortised cost	3,050	2	15	15	14	17	3	3	11	2,769	7	11	9	8	15	2	2	8		
of which: Credit for consumption at amortised cost	10	0	1	1	1	0	0	0	0	52	0	1	1	1	0	1	0	0		
DEBT INSTRUMENTS other than HFT	108,959	40	1,563	1,544	1,407	492	650	627	734	106,889	101	1,460	1,445	1,334	483	583	571	616		
OFF-BALANCE SHEET EXPOSURES	23,543		104	104	78	24	40	19	1	23,542		145	145	121	28	53	32	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, subtable 29

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

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

(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 FTR 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 FTR sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



## 2021 EU-wide Transparency Exercise

### Forborne exposures

Norddeutsche Landesbank - Girozentrale -

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,730	1,423	734	716	655	507	1,851	895	515	447	948	373
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	43	10	9	5	4	0	62	13	7	2	14	5
Non-financial corporations	1,657	1,403	719	706	633	502	1,755	872	502	440	915	363
of which: small and medium-sized enterprises at amortised cost	118	86	47	46	35		159	80	47	42	36	
Households	30	10	5	5	19	5	34	10	5	5	19	5
DEBT INSTRUMENTS other than HFT	1,730	1,423	734	716	655		1,851	895	515	447	948	
Loan commitments given	28	18	0	0	4	1	169	4	0	0	7	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2021 EU-wide Transparency Exercise

### Forborne exposures

Norddeutsche Landesbank - Girozentrale -

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,766	867	498	434	930	383	1,553	695	447	358	850	312
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	34	7	4	2	6	0	31	0	7	0	15	0
Non-financial corporations	1,700	849	489	427	909	377	1,509	689	439	358	822	306
of which: small and medium-sized enterprises at amortised cost	194	69	47	40	26		144	97	35	31	20	
Households	32	11	5	4	14	7	14	6	1	1	13	6
DEBT INSTRUMENTS other than HFT	1,766	867	498	434	930		1,553	695	447	358	850	
Loan commitments given	57	3	0	0	3	0	58	1	0	0	5	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						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) 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.

**2021 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
Nordeutsche Landesbank - Girozentrale -

(mn EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	991	47	0	991	30	0	973	50	0	973	34	0	985	52	0	985	34	0	1,035	47	47	1,035	25	0
B Mining and quarrying	23	0	0	23	0	0	23	0	0	23	0	0	26	0	0	26	0	0	32	0	0	32	0	0
C Manufacturing	3,159	128	0	3,159	98	0	2,825	109	0	2,825	91	0	2,805	106	0	2,805	92	0	2,586	94	94	2,586	45	0
D Electricity, gas, steam and air conditioning supply	11,308	258	0	11,288	164	0	10,886	98	0	10,867	71	0	10,518	87	0	10,499	66	0	10,243	82	82	10,226	55	0
E Water supply	639	4	0	639	1	0	540	3	0	540	0	0	554	3	0	554	1	0	528	3	3	528	0	0
F Construction	710	22	0	710	15	0	753	21	0	753	16	0	759	28	0	759	19	0	738	28	28	738	13	0
G Wholesale and retail trade	2,122	47	0	2,122	33	0	1,952	44	0	1,952	33	0	1,874	45	0	1,874	34	0	1,874	39	39	1,874	12	0
H Transport and storage	4,927	1,199	0	4,801	695	0	4,091	675	0	4,084	393	0	3,819	693	0	3,724	340	0	3,411	495	444	3,356	365	0
I Accommodation and food service activities	278	52	0	272	19	0	286	52	0	279	32	0	286	52	0	280	33	0	290	48	48	284	21	0
J Information and communication	570	3	0	570	8	0	645	1	0	645	3	0	651	0	0	651	2	0	669	0	0	669	1	0
K Financial and insurance activities	20	0	0	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	15,067	70	0	14,994	76	0	14,880	48	0	14,799	108	0	14,699	86	0	14,608	100	0	14,989	80	66	14,886	72	0
M Professional, scientific and technical activities	3,034	15	0	3,034	31	0	2,773	14	0	2,773	32	0	2,623	21	0	2,623	31	0	2,363	73	73	2,363	14	0
N Administrative and support service activities	5,408	272	0	5,406	195	0	5,192	370	0	5,191	204	0	5,147	384	0	5,145	255	0	5,156	434	434	5,154	319	0
O Public administration and defence, compulsory social security	16	0	0	16	0	0	14	0	0	14	0	0	12	0	0	12	0	0	10	0	0	10	0	0
P Education	65	0	0	65	0	0	64	0	0	64	0	0	64	0	0	64	0	0	114	0	0	114	0	0
Q Human health services and social work activities	486	13	0	486	12	0	433	11	0	433	11	0	448	8	0	448	9	0	498	8	8	498	11	0
R Arts, entertainment and recreation	237	15	0	237	2	0	177	15	0	177	2	0	173	15	0	173	3	0	178	13	13	178	3	0
S Other services	413	1	0	413	1	0	1,012	1	0	1,012	1	0	477	1	0	477	1	0	220	1	1	220	1	0
Loans and advances	49,472	2,148	0	49,245	1,287	0	47,520	1,512	0	47,324	1,031	0	45,921	1,492	0	45,718	1,020	0	44,923	1,395	1,379	44,739	957	0

<sup>(1)</sup> 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.

[illegible][illegible]

(in EUR)	As at 30/09/2020																As at 31/12/2020																
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be converted		Gross carrying amount		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be converted		Gross carrying amount		
	Performing			Non-performing			Performing			Non-performing			Public guarantee issued in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing			Non-performing			Performing			Non-performing			Public guarantee issued in the context of the COVID-19 crisis		Inflows to non-performing exposures		
	Of which: exposures with forbearance measures	Of which: participations with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: participations with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: participations with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: participations with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: participations with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: participations with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: participations with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: participations with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: participations with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: participations with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)				
			that are not past-due <= 30 days			that are not past-due <= 30 days			that are not past-due <= 30 days			that are not past-due <= 30 days			that are not past-due <= 30 days			that are not past-due <= 30 days			that are not past-due <= 30 days			that are not past-due <= 30 days			that are not past-due <= 30 days			that are not past-due <= 30 days			
Totally originated loans and advances subject to public guarantee schemes	80	80	0	3	0	0	0	1	1	0	0	0	0	0	0	20	0	127	127	0	25	0	0	0	1	1	0	1	0	0	0	25	0
of which: Households	5	5			0			0	0							0	4	4						0	0						0		
of which: Collateralised by residential immovable property	0	0						0	0							0	0	0						0	0						0		
of which: Non-financial corporations	31	31	-0	3	0	-0	0	1	1	0	0	0	0	0	0	100	100	0	20	0	0	0	0	1	1	-0	1	0	-0	0	20	0	
of which: Small and Medium-sized Enterprises	19	19			0			0	0							0	15	15					0	0						0			
of which: Collateralised by commercial immovable property	2	2						0	0							0	0	0					0	0						0			

(in EUR)	As of 31/03/2023														As of 30/09/2023																	
	Gross carrying amount														Gross carrying amount																	
	Accumulated impairment, accumulated negative changes in fair value due to credit risk														Accumulated impairment, accumulated negative changes in fair value due to credit risk																	
	Performing				Non-performing				Performing				Non-performing				Performing				Non-performing				Performing				Non-performing			
	Of which: exposures with forbearance measures	Of which: Indemnifiable with significant increase in credit risk due to initial impairment that not credit-impaired (Stage 2)	Of which: Indemnifiable to date that are not past-due <= 90 days	Of which: Indemnifiable to date that are not past-due >= 90 days	Of which: exposures with forbearance measures	Of which: Indemnifiable with significant increase in credit risk due to initial impairment that not credit-impaired (Stage 2)	Of which: Indemnifiable to date that are not past-due <= 90 days	Of which: Indemnifiable to date that are not past-due >= 90 days	Of which: exposures with forbearance measures	Of which: Indemnifiable with significant increase in credit risk due to initial impairment that not credit-impaired (Stage 2)	Of which: Indemnifiable to date that are not past-due <= 90 days	Of which: Indemnifiable to date that are not past-due >= 90 days	Of which: exposures with forbearance measures	Of which: Indemnifiable with significant increase in credit risk due to initial impairment that not credit-impaired (Stage 2)	Of which: Indemnifiable to date that are not past-due <= 90 days	Of which: Indemnifiable to date that are not past-due >= 90 days	Of which: exposures with forbearance measures	Of which: Indemnifiable with significant increase in credit risk due to initial impairment that not credit-impaired (Stage 2)	Of which: Indemnifiable to date that are not past-due <= 90 days	Of which: Indemnifiable to date that are not past-due >= 90 days	Of which: exposures with forbearance measures	Of which: Indemnifiable with significant increase in credit risk due to initial impairment that not credit-impaired (Stage 2)	Of which: Indemnifiable to date that are not past-due <= 90 days	Of which: Indemnifiable to date that are not past-due >= 90 days	Of which: exposures with forbearance measures	Of which: Indemnifiable with significant increase in credit risk due to initial impairment that not credit-impaired (Stage 2)	Of which: Indemnifiable to date that are not past-due <= 90 days	Of which: Indemnifiable to date that are not past-due >= 90 days				
Netly originated loans and advances subject to public guarantee schemes	147	140	25	54	3	3	0	1	1	0	1	1	0	1	0	0	120	0	173	170	34	73	3	5	0	3	5	0	2			
of which: Households	5	5			0	0	0	0	0	0	0	0	0	0	0	0	7	7			0	0			0	0			0			
of which: Collateralised by residential immovable property	0	0			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	0			0			
of which: Non-Financial corporations	119	119	12	50	3	3	0	1	1	0	1	1	0	1	0	0	114	0	164	162	22	68	3	3	0	3	3	0	2			
of which: Small and Medium-sized Enterprises	19	19			0	0	0	0	0	0	0	0	0	0	0	0	18	18			0	0			0	0			0			
of which: Collateralised by commercial immovable property	7	7			0	0	0	0	0	0	0	0	0	0	0	0	10	10			0	0			0	0			0			