

2018 EU-wide Stress Test

Bank Name	NRW.BANK
LEI Code	52990002O5KK6XOGJ020
Country Code	DE



2018 EU-wide Stress Test: Summary

NRW.BANK

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	611		479	429	457	389	289	276
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	0		-10	-10	-10	-11	-10	-10
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	15		-40	-33	-34	-94	-78	-76
Profit or (-) loss for the year	23		80	35	109	-246	-128	-145
Coverage ratio: non-performing exposure (%)	20.73%	20.73%	24.13%	24.80%	25.04%	28.09%	27.76%	27.45%
Common Equity Tier 1 capital	18,442	18,442	18,472	18,496	18,596	18,156	18,028	17,883
Total Risk exposure amount (all transitional adjustments included)	44,184	44,184	45,394	45,839	46,582	50,835	51,876	52,666
Common Equity Tier 1 ratio, %	41.74%	41.74%	40.69%	40.35%	39.92%	35.72%	34.75%	33.96%
Fully loaded Common Equity Tier 1 ratio, %	41.65%	41.65%	40.69%	40.35%	39.92%	35.72%	34.75%	33.96%
Tier 1 capital	18,442	18,442	18,472	18,496	18,596	18,156	18,028	17,883
Total leverage ratio exposures	161,670	161,670	161,670	161,670	161,670	161,670	161,670	161,670
Leverage ratio, %	11.41%	11.41%	11.43%	11.44%	11.50%	11.23%	11.15%	11.06%
Fully loaded leverage ratio, %	11.39%	11.39%	11.43%	11.44%	11.51%	11.23%	11.15%	11.06%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

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



NRW.BANK

								Restated	1					
								31/12/20	17					
			Exposu	e values			Risk expo	osure amounts						
		A-I	RB	F	IRB	A-1	RB	F-IR	в	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	0) (0 0	0	0	0	0 0	0	(0 0		0 0	-
	Institutions	0) (0 0	0	0	0	0 0	0	(0 0		0 0	-
	Corporates	0) (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 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	-
	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	-
NRW.BANK	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	-
	Equity									(0 0	1	0 0	-
	Securitisation													
	Other non-credit obligation assets									(0 0	1	0 0	-
	IRB TOTAL	0		0 0	0	0	0	0	0	0	0	(0 0	-

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

								Restate	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-I	RB	F-IF	tΒ	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	(0 0	(0 0	(0	C	0	0	-	0 0	J -
	Institutions	0	(0 0	(0	(0	C	0	0	-	0 0	j -
	Corporates	0	(0 0	(0	(0	C	0	0	-	0 0	j -
	Corporates - Of Which: Specialised Lending	0	(0 0	(0 0	(0	C	C	0		0 0	j -
	Corporates - Of Which: SME	0	(0 0	(0	(0	C	0	0		0 0) -
	Retail	0	(0 0	(0	(0	C	0	0		0 0) -
	Retail - Secured on real estate property	0	(0 0	(0	(0	C	0	0		0 0) -
	Retail - Secured on real estate property - Of Which: SME	0	(0 0	(0 0	(0	0	0	0		0 0	J -
Germany	Retail - Secured on real estate property - Of Which: non-SME	0	(0 0	(0 0	(0	0	0	0		0 0	J -
	Retail - Qualifying Revolving	0	(0 0	(0	(0	C	0	0	-	0 0) -
	Retail - Other Retail	0	(0 0	(0	(0	C	0	0	-	0 0) -
	Retail - Other Retail - Of Which: SME	0	(0 0	(0	(0	C	0	0	-	0 0) -
	Retail - Other Retail - Of Which: non-SME	0	(0 0	(0	(0	C	0	0	-	0 0) -
	Equity									0	0	-	0 0	J -
	Securitisation													
	Other non-credit obligation assets									0	0		0 0	J -
	IRB TOTAL	0	(0 ((0 0	0	0	0	0	0	(0 0) -

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

								Restate						
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-I	RB	F-	IRB	A-1	IRB	F-If	RB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	(0	(0	(0 0	C	(0 0	C	0	
	Institutions	C	(0	(0	(0 0	C	(0 0	0	0	-
	Corporates	C	(0	0	0	0	0 0	C	(0 0	C	0	-
	Corporates - Of Which: Specialised Lending	C	(0	0	0	0	0 0	C	(0 0	C	0	-
	Corporates - Of Which: SME	C	(0	(0	(0 0	C	(0 0	C	0	-
	Retail	C	(0	(0	(0 0	C	(0 0	0	0	-
	Retail - Secured on real estate property	C	(0	(0	(0 0	C	(0 0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	C	(0	0	0	(0 0	C	(0 0	C	0	-
France	Retail - Secured on real estate property - Of Which: non-SME	C	(0	0	0	(0 0	C	(0 0	C	0	-
	Retail - Qualifying Revolving	C	(0	(0	(0 0	C	(0 0	0	0	-
	Retail - Other Retail	C	(0	(0	(0 0	C	(0 0	0	0	-
	Retail - Other Retail - Of Which: SME	C	(0	(0	(0 0	C	(0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	(0	0	0	0	0 0	C	(0 0	C	0	-
	Equity										0 0	C	0	-
	Securitisation													
	Other non-credit obligation assets									(0 0	0	0 0	-
	IRB TOTAL	0	0	0	0	0	0) 0	0		0	0	0	-



NRW.BANK

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	38	F-3	IRB	A-IF	ιB	F-IF	IB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	0	0 0	0	0	0	0	0		0 0	(0 0	-
	Institutions	0	0	0 0	0	0	0	0	0		0 0	(0 0	-
	Corporates	0	0	0 0	0	0	0	0	0		0 0	(0 0	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	(0 0	0	0	0	0	0		0 0	(0 0	-
		0	(0 0	0	0	0	0	0		0 0	(0 0) -
	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 0	-
United Kingdom	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	-
	Equity										0 0	(0 0	-
	Securitisation													
	Other non-credit obligation assets										0 0	(0 0) -
	IRB TOTAL	0	0	0	0	0	0	0	0		0 0	0	0 0	-

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

								Restated						
								31/12/201	17					
			Exposure	values			Risk expo	sure amounts						
		A-IR	в	F-I	RB	A-I	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure1	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
	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	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-

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

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-3	RB	A-1	IRB	F-IR	IB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	C	0 0	0 0	(0	0	0	0	0	0	(0 0	-
	Institutions	C	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	(0 0	-
	Corporates - Of Which: Specialised Lending	C	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	-
Italy	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0 0	0	0	0	0	0	0	0	(0 0	-
	Retail - Qualifying Revolving	0	0 0	0 0	0	0	0	0	0	0	0	(0 0	-
	Retail - Other Retail	C	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	-
	Securitisation													
	Other non-credit obligation assets									0	0	(0 0	-
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0 0	-



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								Restate						
								31/12/20	117					
			Exposu	e values			Risk expo	osure amounts						
		A-I	RB	F-	IRB	A-:	IRB	F-If	RB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure1	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	C	1	0 0		0 0	(0 0) (0 0	0	(-
	Institutions	0) (0 0		0 0	(0 0) (0 0	0	(-
	Corporates	C) (0 0		0 0	0	0 0			0 0	C	(-
	Corporates - Of Which: Specialised Lending	C) (0 0		0 0	0	0 0			0 0	C	(-
	Corporates - Of Which: SME	0	1	0 0		0 0	0	0 0			0 0	0	(-
	Retail	0) (0 0	Ţ	0 0	(0 0) (0 0	C	() -
	Retail - Secured on real estate property	C) (0 0		0 0	(0 0) (0 0	C	() -
	Retail - Secured on real estate property - Of Which: SME	0)	0 0	-	0 0	(0 0) (0 0	C	() -
Spain	Retail - Secured on real estate property - Of Which: non-SME	0		0 0		0 0	0) 0) (0 0	C	() -
	Retail - Qualifying Revolving	0) ()	0 0		0 0	(0 0) (0 0	C	(-
	Retail - Other Retail	C) (0 0		0 0	(0 0) (1	0 0	C	() -
	Retail - Other Retail - Of Which: SME	C) (0 0		0 0	(0 0) (1	0 0	C	() -
	Retail - Other Retail - Of Which: non-SME	C) (0 0		0 0	(0 0) (1	0 0	C	() -
	Equity										0 0	C	() -
	Securitisation													
	Other non-credit obligation assets										0 0	C	() -
<u> </u>	IRB TOTAL	0		0 0	() 0	0	0	0	(0	0		-

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

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	IRB	A-	IRB	F-IF	ιB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0) (0 0	(0	0	0	() ()	0 0	(0 0	-
	Institutions	0) (0 0	(0	0	0	() (0 0	(0 0	-
	Corporates	C) (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	-
Australia	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	-
	Retail - Other Retail - Of Which: non-SME	0) (0 0	(0	0	0	() (0 0	(0 0	-
	Equity										0 0	(0 0	-
	Securitisation													
	Other non-credit obligation assets										0 0	(0 0	-
	IRB TOTAL	0) 0	0	0	0	0	0		0 0		0	-

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

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-1	RB	A-1	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	(0 0	0	0	(0	0	0	0 0	0	0 0	-
	Institutions	0	(0 0	0	0	(0	0	C	0 0	C	0 0	-
	Corporates	0	(0 0	0	0	(0	0	C	0 0	C	0 0	-
	Corporates - Of Which: Specialised Lending	0	(0 0	0	0	(0	0	C	0	C	0 0	-
	Corporates - Of Which: SME	0	(0 0	0	0	(0	0	0	0	0) (-
	Retail	0	(0 0	0	0	(0	0	0	0	0	0 0	-
	Retail - Secured on real estate property	0	0	0 0	0	0	0	0	0	0	0	C	0 0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0 0	0	0	0	0	0	0	0	0	0 0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	0	0	0 0	0	0	0	0	0	0	0	0	0 0	-
	Retail - Qualifying Revolving	0	(0 0	0	0	(0	0	0	0	0	0 0	-
	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	C	0	C	0 0	-
	Equity									0	0	0	0 0	-
	Securitisation													
	Other non-credit obligation assets									C	0	C	0 0	-
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-



NRW.BANK

								Restate						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-IF	3B	F-1	RB	A-1	RB	F-If	RB	Performing	Non performing	Stock of		Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	(0 0	(0	0	0	0		0 0	(0 (0 -
	Institutions	0	(0 0	(0	0	0	0		0 0	(a n	0 -
	Corporates	0	(0 0	(0	0	0	0		0 0	(a n	0 -
	Corporates - Of Which: Specialised Lending	0	(0 0	(0	0	0	0		0 0	(a n	0 -
	Corporates - Of Which: SME	0	(0 0	(0	0	0	0		0 0	(0 (0 -
	Retail	0	(0 0	C	0	0	0	0		0 0	(a (D -
	Retail - Secured on real estate property	0	(0 0	(0	0	0	0		0 0	(J (D -
	Retail - Secured on real estate property - Of Which: SME	0	(0 0	(0	0	0	0		0 0	(J (D -
Austria	Retail - Secured on real estate property - Of Which: non-SME	0	(0 0	(0	0	0	0		0 0	(a n	0 -
	Retail - Qualifying Revolving	0	(0 0	(0	0	0	0		0 0	(a n	0 -
	Retail - Other Retail	0	(0 0	(0	0	0	0		0 0	(a n	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	(a (0 -
	Securitisation													
	Other non-credit obligation assets										0 0	(a (0 -
	IRB TOTAL	0		0	0	0	0	0	0		0 0	0) <u> </u>	0 -

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

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II		F-	IRB	A-I	RB	F-IR	:B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	C	0 0	0	0	-
	Institutions	0	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	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	C	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	-
Belgium	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0 0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0 0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0 0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0 0	0	0	-
	Equity									0	0 0	0	0	-
	Securitisation							-		-				
	Other non-credit obligation assets									0	0 0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-



NRW.BANK

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0	0	0	-	0	0	0 0	0	-	0	0 0	0		-
	Institutions	(0 0	0	0	-	0	0	0 0	0	-	(0 0	0		-
	Corporates	(0 0	C	0	-	0	0	0 0	0	-	(0 0	0		-
	Corporates - Of Which: Specialised Lending	(0 0	C	0	-	0	0	0 0	0	-	(0 0	0		-
	Corporates - Of Which: SME	(0 0	C	0	-	0	0	0 0	0	-	(0 0	0		-
	Retail	0	0 0	0	0	-	0	0	0 0	0	-	0	0 0	0		-
	Retail - Secured on real estate property	(0	0	0	-	0	0	0 0	0	-	(0 0	0		-
	Retail - Secured on real estate property - Of Which: SME	(0	0	0	-	0	0	0 0	0	-	(0 0	0		-
NRW.BANK	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	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	C	0	-	0	0	0 0	0	-	0	0 0	0) -
	Equity	(0 0	C	0	-	0	0	0 0	0	-	(0 0	0		-
	Securitisation															
	Other non-credit obligation assets	(0 0	0	0	-	0	0	0 0	0	-	(0 0	0		-
	IRB TOTAL		0	0	0	-	0	0	0	0	-	0	0	0	(-

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

								I	Baseline Scen	ario						/ /
				31/12/2018	3				31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	(0 0	-	(0 0	0	0	-	(0 0	0	0	
	Institutions		0 0	(0 () -	C	0 0	C	0	-	(0 0	0	0	-
	Corporates		0 0	(0 0	-	(0 0	C	0		(0 0	0	0	J -
	Corporates - Of Which: Specialised Lending		0 0	(0 0	-	(0 0	C	0		(0 0	0	0) -
	Corporates - Of Which: SME		0 0	(0 0	-	(0 0	C	0		(0 0	0	0) -
	Retail		0 0	(0 0	-	(0 0	C	0		(0 0	0	0	1 -
	Retail - Secured on real estate property		0 0	(0 (-	(0 0	C	0	-	(0 0	0	0	j -
	Retail - Secured on real estate property - Of Which: SME		0 0	(D (-	C	0 0	0	0	-	(0 0	0	0) -
Germany	Retail - Secured on real estate property - Of Which: non-SME		0 0	(D (-	C	0 0	0	0	-	(0 0	0	0) -
	Retail - Qualifying Revolving		0 0	(0 0	-	(0 0	C	0		(0 0	0	0	1 -
	Retail - Other Retail		0 0	(0 0	-	(0 0	C	0		(0 0	0	0	1 -
	Retail - Other Retail - Of Which: SME		0 0	(0 0	-	(0 0	C	0		(0 0	0	0) -
	Retail - Other Retail - Of Which: non-SME		0 0	(0 (-	(0 0	C	0	-	(0 0	0	0	J
	Equity		0 0	(0 (-	(0 0	C	0	-	(0 0	0	0	J -
	Securitisation															
	Other non-credit obligation assets		0 0		D (-	(0 0	C	0	-	0	0 0	0	0	<i>i</i> -
	IRB TOTAL		0		0 0	-	0	0	0	0	-	0	0	0	0	/-

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

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0) () (-	() 0	C	0	-	(0 0	0) -
	Institutions		0 0) (-	(0 0	C	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	C	0	-	(0 0	0		-
	Retail - Secured on real estate property		0 0) (-	(0 0	C	0	-	(0 0	0		-
	Retail - Secured on real estate property - Of Which: SME		0 0) (-	(0 0	C	0	-	(0 0	0) -
France	Retail - Secured on real estate property - Of Which: non-SME		0 0) (-	(0 0	C	0	-	(0 0	0		-
	Retail - Qualifying Revolving		0 0) (-	(0 0	C	0	-	(0 0	0		-
	Retail - Other Retail		0 0) (-	(0 0	C	0	-	(0 0	0		-
	Retail - Other Retail - Of Which: SME		0 0) (-	(0 0	C	0	-	(0 0	0		-
	Retail - Other Retail - Of Which: non-SME		0 0) (-	(0 0	C	0	-	(0 0	0		-
	Equity		0 0) (-	(0 0	C	0	-	(0 0	0		-
	Securitisation															
	Other non-credit obligation assets		0 0) (-	() 0	C	0	-	(0 0	0) -
	IRB TOTAL		0 0		0 0	-	0) 0	0	0		0	0	0		-



NRW.BANK

									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments	(0 0		0 0) -	0	0 0	0	0	-	(0	0	-	D -
	Institutions	(0 0		0 0	-	0	0 0	0	0	-	(0	0		D -
	Corporates	(0 0		0 0) -	0	0 0	0	0	-	(0	0		D -
	Corporates - Of Which: Specialised Lending	(0 0		0 0	-	0	0 0	0	0	-	(0	0		D -
	Corporates - Of Which: SME	(0 0		0 0) -	0	0 0	0	0	-	(0	0		D -
	Retail	(0 0		0 0	-	0	0 0	0	0	-	(0	0		D -
	Retail - Secured on real estate property	(0 0		0 0) -	0	0 0	0	0	-	(0	0		D -
	Retail - Secured on real estate property - Of Which: SME	(0 0		0 0) -	0	0 0	0	0	-	(0	0		D -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	(0 0		0 0) -	0	0 0	0	0	-	(0	0		D -
orneed ranguorn	Retail - Qualifying Revolving	(0 0		0 0) -	0	0 0	0	0	-	(0	0		D -
	Retail - Other Retail	(0 0		0 0) -	0	0 0	0	0	-	(0	0		D -
	Retail - Other Retail - Of Which: SME	(0 0		0 0) -	0	0 0	0	0	-	(0	0		D -
	Retail - Other Retail - Of Which: non-SME	(0 0		0 0) -	0	0 0	0	0	-	(0	0		D -
	Equity	(0 0		0 0) -	0	0 0	0	0	-	(0	0		D -
	Securitisation															
	Other non-credit obligation assets	(0 0		0 0) -	0	0 0	0	0	-	(0	0		D -
	IRB TOTAL		0		0 0	-	0	0	0	0	-	0	0	0	() -

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

									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments) (0 0) -	0	0	C	0	-	(0	0	(1 -
	Institutions		0 0		0 0	-	0	0	C	0	-	(0	0	(1 -
	Corporates		0 0		0 0	-	0	0	C	0	-	(0	0	(1 -
	Corporates - Of Which: Specialised Lending		0 0		0 0	-	0	0	C	0	-	(0	0	(1 -
	Corporates - Of Which: SME		0 0		0 0	-	0	0	C	0	-	(0	0	(1 -
	Retail		0 0		0 0	-	0	0	C	0	-	(0	0	(1 -
	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	() -
Netherlands	Retail - Secured on real estate property - Of Which: non-SME		0 0		0 0	-	0	0	C	0	-	(0	0	(1 -
	Retail - Qualifying Revolving) (0 0	-	0	0	0	0	-	(0	0	(i-
	Retail - Other Retail		0 0		0 0	-	0	0	C	0	-	(0	0	(1 -
	Retail - Other Retail - Of Which: SME		0 0		0 0	-	0	0	C	0	-	(0	0	(1 -
	Retail - Other Retail - Of Which: non-SME		0 0		0 0	-	0	0	C	0	-	(0	0	(1 -
	Equity) (0 0) -	0	0	C	0	-	(0	0	(1 -
	Securitisation															
	Other non-credit obligation assets		0 0		0 0) -	0	0	0	0	-	(0	0	(/ -
	IRB TOTAL	(0 0		0 0	-	0	0	0	0	-	0	0	0	0	/-

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

								1	Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non nonforming	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	ſ	0		n r	-	0	0		0	-	0	0	0	0	-
	Institutions	(0	0		-	0	0	0	0	-	0	0	ů 0	0	-
	Corporates	(0	C) (-	0	0 0	C	0		0	0	0	0	-
	Corporates - Of Which: Specialised Lending	(0	C) (-	0	0 0	C	0	-	0	0	0	0	-
	Corporates - Of Which: SME	(0	C) (-	0	0 0	C	0	-	0	0	0	0	-
	Retail	(0	C) (-	0	0 0	C	0	-	0	0	0	0	-
	Retail - Secured on real estate property	(0	C) (-	0	0 0	C	0	-	0	0	0	0	-
** 1	Retail - Secured on real estate property - Of Which: SME	(0	C	0 (-	0	0 0	C	0	-	0	0	0	0	-
Italy	Retail - Secured on real estate property - Of Which: non-SME	(0	0) (-	0	0 0	C	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	(0	0) (-	0	0 0	C	0	-	0	0	0	0	-
	Retail - Other Retail	(0	C	0 0	-	0	0 0	C	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	(0	0) (-	0	0 0	C	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	-
	Securitisation									-						
	Other non-credit obligation assets	(0	0		-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-



NRW.BANK

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions					-				0		(0	0	(-
	Corporates		0 0						0	0	-	(0	0	(
	Corporates - Of Which: Specialised Lending		0 0						0	0	-	(0	0	(
	Corporates - Of Which: SME		0 0					n 0	0	0	-	(0	0	(
	Retail		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	(-
Spain	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	C	0	-	(0 0	0	() -
	Retail - Other Retail		0 0	() (-		0 0	0	0	-	(0 0	0	(-
	Retail - Other Retail - Of Which: SME		0 0	() () -		0 0	0	0	-	(0 0	0	(-
	Retail - Other Retail - Of Which: non-SME		0 0	() (-	-	0 0	C	0	-	(0 0	0	() -
	Equity		0 0	() (-	1	0 0	C	0	-	(0 0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	(0 0	-		0 0	C	0	-	0	0 0	0	0	-
	IRB TOTAL		0 0			-		0 0	0	0	-	0	0	0	0	-

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

								I	Baseline Scen	ario						/ /
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments		0 0	() (-	(0 0	0	0		(0 0	0	(-
	Institutions) (() (-	() 0	0	0		(0 0	0	(i -
	Corporates		0 0) (-	(0 0	0	0	-	(0 0	0	(j -
	Corporates - Of Which: Specialised Lending		0 0) (-	(0 0	0	0		(0 0	0	(1 -
	Corporates - Of Which: SME) ()) (-	(0 0	0	0	-	0	0 0	0	() -
	Retail) ()) (-	(0 0	0	0	-	0	0 0	0	() -
	Retail - Secured on real estate property		0 0) (-	(0 0	0	0	-	(0 0	0	(
	Retail - Secured on real estate property - Of Which: SME		0 0) (-	(0 0	0	0	-	(0 0	0	(
Australia	Retail - Secured on real estate property - Of Which: non-SME		0 0) (-	(0 0	0	0	-	(0 0	0	(
	Retail - Qualifying Revolving		0 0) (-	(0 0	0	0	-	(0 0	0	(
	Retail - Other Retail		0 0) () (-	(0 0	0	0	-	(0 0	0	(-
	Retail - Other Retail - Of Which: SME) () (-	() 0	0	0		(0 0	0	(-
	Retail - Other Retail - Of Which: non-SME) () () (-	(0 0	0	0	-	(0 0	0	(-
	Equity) ()) () (-	(0 0	0	0	-	(0 0	0	(-
	Securitisation															
	Other non-credit obligation assets) () (-	(0 0	0	0	-	(0 0	0	(-
	IRB TOTAL		0 0	(0 0	-	0	0 0	0	0	-	0	0 0	0		<i>i</i> -

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

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹
	Central banks and central governments		n (0) (ſ	0		0				0	() -
	Institutions			0) ()) -	(0 0	0	0				0	() -
	Corporates		0 0	C) () -	(0 0	C	0	-		0 0	0	(- -
	Corporates - Of Which: Specialised Lending		0 0	0) () -	(0 0	C	0	-		0 0	0	() -
	Corporates - Of Which: SME		0 0	0) () -	(0 0	C	0	-		0 0	0	(-
	Retail		0 0	0) (-	(0 0	C	0	-	-	0 0	0	() -
	Retail - Secured on real estate property		0 0	0) (-	(0 0	C	0	-	1	0 0	0	() -
	Retail - Secured on real estate property - Of Which: SME		0 0	0) (-	(0 0	0	0	-		0 0	0	(-
United States	Retail - Secured on real estate property - Of Which: non-SME		0 0	0) (-	(0 0	C	0	-		0 0	0	(-
	Retail - Qualifying Revolving		0 0	0) (-	(0 0	C	0	-		0 0	0	(-
	Retail - Other Retail		0 0	0) () -	(0 0	C	0	-	1	0 0	0	() -
	Retail - Other Retail - Of Which: SME		0 0	0) () -	(0 0	C	0	-	1	0 0	0	() -
	Retail - Other Retail - Of Which: non-SME		0 0	C) () -	(0 0	C	0	-	-	0 0	0	() -
	Equity		0 0	0) (-	(0 0	C	0	-	-	0 0	0	() -
	Securitisation															
	Other non-credit obligation assets		0 0	0) (-	(0 0	C	0	-		0 0	0	(-
	IRB TOTAL	(0 וע	0		-	0	0	0	0	-		0 ונ	0		-



NRW.BANK

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	0	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	and the second second second second	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹
	Central banks and central governments		0 0	(0 0	-	0	0 0	C	0 0	-	(0 0	0	0	-
	Institutions		0 0	(0 0	-	0	0 0	C	0 0	-	(0 0	0	0	-
	Corporates		0 0	() (-	0	0 0	0	0 0	-	(0 0	0	0	-
	Corporates - Of Which: Specialised Lending		D C	() (-	0	0 0	C	0 0	-	(0 0	0	0	-
	Corporates - Of Which: SME		D C	() (-	0	0 0	C	0 0	-	(0 0	0	0	-
	Retail		0 0	() (-	0	0 0	C	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	0	0	-
Austria	Retail - Secured on real estate property - Of Which: non-SME		D 0	() (-	0	0 0	C	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	C	0 0	-	(0 0	0	0	-
	Equity		0 0	() (-	0	0 0	0	0 0	-	(0 0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	() (-	0	0 0	0	0 0	-	(0 0	0	0	-
	IRB TOTAL		0 0		0	-	0	0	0	0	-	0	0	0	0	-

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

									Baseline Scena	ario						
				31/12/2018	3				31/12/20:	19				31/12/202	20	1
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	() ())	0 0) -	(0 0	0	0	-	(0 0	0	(-
	Institutions	() ())	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	(-
	Corporates - Of Which: SME	() ())	0 0	-	(0 0	0	0	-	(0 0	0	(-
	Retail	() ())	0 0	-	(0 0	0	0	-	(0 0	0	(-
	Retail - Secured on real estate property	() ())	0 0	-	(0 0	0	0	-	(0 0	0	(-
	Retail - Secured on real estate property - Of Which: SME	() ())	0 0	-	(0 0	0	0	-	(0 0	0	(-
Belgium	Retail - Secured on real estate property - Of Which: non-SME	() ())	0 0	-	(0 0	0	0	-	(0 0	0	(-
	Retail - Qualifying Revolving	(0 0)	D (-	(0 0	0	0	-	0	0 0	0	0	-
	Retail - Other Retail	(0 0)	0 0) -	(0 0	0	0	-	(0 0	0	(-
	Retail - Other Retail - Of Which: SME	(0 0)	0 0	-	(0 0	0	0	-	(0 0	0	(-
	Retail - Other Retail - Of Which: non-SME	(0 0)	0 0	-	(0 0	0	0	-	(0 0	0	(-
	Equity	(0 0)	0 0	-	(0 0	0	0	-	(0 0	0	(-
	Securitisation															
	Other non-credit obligation assets	(0 0)	0 0	-	(0 0	0	0	-	(0 0	0	(-
	IRB TOTAL		0 0		0 0	-	0	0	0	0	-	0	0 0	0	0	-



NRW.BANK

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	0	0	-		0 0	0 0	0 0	-	0	0	0		-
	Institutions		0 0	0	0	-		0 (0 0	0 0	-	0	0	0		-
	Corporates		0 0	0	0	-	1	0 (0 0	0 0	-	0	0	0	1) -
	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	-	1	0 (0 0	0 0	-	0	0	0	1) -
	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		-
NRW.BANK	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) -
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-		0 0	0 0	0 0	-	0	0	0	-	-
	IRB TOTAL		0 0	0	0	-		0 0	0 0	0	-	0	0	0		-

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

								A	dverse Scenar	io						
				31/12/20	18				31/12/201)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments Institutions			0	() -			0	0		(0 0	0	U O	<u> </u>
	Corporates			0	() -			0	0			0	0	0	£
	Corporates - Of Which: Specialised Lending			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	-	C	0 0	0	0	-
	Retail - Secured on real estate property	(0 0	0	() -	1	0 0	0	0	-	C	0 0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	(0 0	0	(-	(0 0	0	0	-	C	0 0	0	0	
Germany	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	-	C	0 0	0	0	-
	Retail - Other Retail - Of Which: SME	(0 0	0	() -	1	0 0	0	0	-	0	0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME	(0 0	0	() -		0 0	0	0	-	C	0 0	0	0	-
	Equity	(0 0	0	(-		0 0	0	0	-	C	0 0	0	0	
	Securitisation															
	Other non-credit obligation assets	(0 0	0	(-	1	0 0	0	0	-	0	0 0	0	0	1
	IRB TOTAL		0 0	0	0) -	(0 0	0	0	-	0	0 0	0	0	1-

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

								A	dverse Scenar	io						1
				31/12/20	18				31/12/201)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	0 0	0	-		0 0	0	0	-		0 0	0	0	-
	Institutions		0 0	0 0	0	-		0 0	0	0	-		0 0	0	0	-
	Corporates		0 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	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	-
France	Retail - Secured on real estate property - Of Which: non-SME		0 0	0 0	0	-		0 0	0	0	-		0 0	0	0	-
	Retail - Qualifying Revolving		0 0	0 0	0	-		0 0	0	0	-		0 0	0	0	-
	Retail - Other Retail		0 0	0 0	0	-		0 0	0	0	-		0 0	0	0	-
	Retail - Other Retail - Of Which: SME		0 0	0 0	0	-		0 0	0	0	-		0 0	0	0	1-
	Retail - Other Retail - Of Which: non-SME		0 0	0 0	0	-		0 0	0	0	-		0 0	0	0	1-
	Equity		0 0	0 0	0	-		0 0	0	0			0 0	0	0	1-
	Securitisation															
	Other non-credit obligation assets		0 0	0 0	0	-		0 0	0	0	-	1	0 0	0	0	-
	IRB TOTAL		0	0	0	-		0 0	0	0	-		0 0	0	0	I



NRW.BANK

								A	dverse Scenari	0						
				31/12/20	18				31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments		0 0	0	(-	() (0	0	-	C	0	0	() -
	Institutions		0 0	0	(-	(0 0	0	0	-	C	0	0	() -
	Corporates		0 0	0	(-	(0 0	0	0	-	C	0	0	() -
	Corporates - Of Which: Specialised Lending		0 0	0	(-	(0 0	0	0	-	C	0	0	() -
	Corporates - Of Which: SME		D C	0	(-	(0 0	0	0	-	C	0	0	() -
	Retail		0 0	0	() -	(0 0	0	0	-	C	0	0	() -
	Retail - Secured on real estate property		0 0	0	() -	(0 0	0	0	-	C	0	0	() -
	Retail - Secured on real estate property - Of Which: SME		0 0	0	(-	(0 0	0	0	-	C	0	0	() -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	(-	(0 0	0	0	-	C	0	0	() -
onicea rangaoni	Retail - Qualifying Revolving		0 0	0	(-	(0 0	0	0	-	C	0	0	() -
	Retail - Other Retail		0 0	0	(-	(0 0	0	0	-	C	0	0	() -
	Retail - Other Retail - Of Which: SME		0 0	0	(-	(0 0	0	0	-	C	0	0	() -
	Retail - Other Retail - Of Which: non-SME		0 0	0	(-	(0 0	0	0	-	C	0	0	() -
	Equity		0 0	0	(-	(0 0	0	0	-	C	0	0	() -
	Securitisation															
	Other non-credit obligation assets		0 0	0	(-	() (0	0	-	C	0	0	() -
	IRB TOTAL		0	0	0	-		0	0	0	-	0	0	0) -

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

								A	dverse Scenari	0						
				31/12/20)18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	() 0	0) () -	0	0 0	0	0	-	0	0	0	(1 -
	Institutions	(0 0	0) (-	(0 0	0	0	-	0	0	0	0	1 -
	Corporates	(0 0	0) (-	(0 0	0	0	-	0	0	0	0	1 -
	Corporates - Of Which: Specialised Lending	(0 0	0) (-	(0 0	0	0	-	0	0	0	0	1 -
	Corporates - Of Which: SME	(0 0	0) (-	(0 0	0	0	-	0	0	0	0	1 -
	Retail	(0 0	0) (-	(0 0	0	0	-	0	0	0	0	1 -
	Retail - Secured on real estate property		0 0	0) (-	(0 0	0	0	-	0	0	0	0	<i>i</i> -
	Retail - Secured on real estate property - Of Which: SME	(0 0	0) () -	(0 0	0	0	-	0	0	0	(1 -
Netherlands	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	(1 -
	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	(/ -
	Securitisation															
	Other non-credit obligation assets	(0 0	0) () -	(0 0	0	0	-	0	0	0	(
	IRB TOTAL	(0 0	0) () -	0	0 (0	0	-	0	0	0	0	-

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

								A	dverse Scenar	io						
				31/12/20)18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0 0) (0	-	0	0	0	0	-	0	0	0	0	-
	Institutions		0 (0	0 0	-	0	0	0	0 0	-	0	0	0	0	-
	Corporates		0 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	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	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	-
Italy	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	0	0	0	-
	Retail - Other Retail - Of Which: SME		0 (0 0	0 0	-	0	0	0	0 0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME		0 (0 0	0 0	-	0	0	0	0 0	-	0	0	0	0	-
	Equity		0 (0	0 0	-	0	0	0	0 0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0 0	-	0	0	0	0 0	-	0	0	0	0	-
	IRB TOTAL		0 0	0	0	-	0	0	0	0	-	0	0	0	0	-



NRW.BANK

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0 0		0	-			<i>.</i>	0	-	0	0	0	(
	Institutions		0 0	0	0	-				0	-	0	0	0	(_
	Corporates		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	C	-	C	0 0	0	0	-	0	0	0	0	-
	Retail		0 0	0	0	-	C	0 0	0	0	-	0	0	0	(-
	Retail - Secured on real estate property		0 0	0	0	-	C	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	(-
Spain	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	-	C	0 0	0	0	-	0	0	0	(-
	Retail - Qualifying Revolving		0 0	0	0	-	C	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	-	C	0 0	0	0	-	0	0	0	0	-
	Equity		0 0	0	0	-	0	0 0	0	0	-	0	0	0	(-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0 0	0	0	-	0	0	0	0	-
	IRB TOTAL		0 0	0	0	-	0	0	0	0	-	0	0	0	0	-

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

								A	dverse Scenar	o						
				31/12/20)18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	0 0	0 0	-		0 0	0	0	-	(0 0	0	0	-
	Institutions		0 0		0 0	-		0 0	0	0	-	() 0	0	0	-
	Corporates		0 0	0	0 0	-		0 0	0	0	-	(0 0	0	0	<i>i</i> -
	Corporates - Of Which: Specialised Lending		0 0	0	0 0	-		0 0	0	0	-	(0 0	0	0	<i>i</i> -
	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	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	
Australia	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	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	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	0	<i>.</i> -
	Securitisation															
	Other non-credit obligation assets		0 0) 0	-		0 0	0	0	-	(0 0	0	0	-
	IRB TOTAL		0 0	0	0	-		0 0	0	0	-	0	0	0	0	-

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

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019)				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0 0	a	C	-	C	0	0	0	-	0	0	0) -
	Institutions	(0 0	0	0	-	C	0	0	0	-	0	0 0	0) -
	Corporates	(0 0	0	0	-	C	0 0	0	0	-	0	0 0	0) -
	Corporates - Of Which: Specialised Lending	(0 0	0	0	-	C	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	-	C	0	0	0	-	0	0	0		-
	Retail - Secured on real estate property - Of Which: SME	(0 0	0	0	-	C	0	0	0	-	0	0	0		-
United States	Retail - Secured on real estate property - Of Which: non-SME	(0 0	0	0	-	C	0	0	0	-	0	0	0		-
	Retail - Qualifying Revolving	(0 0	0	0	-	C	0 0	0	0	-	0	0	0		-
	Retail - Other Retail	(0 0	0	0	-	C	0 0	0	0	-	0	0	0		-
	Retail - Other Retail - Of Which: SME		0 0	0	0	-	C	0	0	0	-	0	0	0		-
	Retail - Other Retail - Of Which: non-SME	(0 0	0	0	-	C	0	0	0	-	0	0	0) -
	Equity	(0 0	0	0	-	C	0	0	0	-	0	0	0) -
	Securitisation										-					
	Other non-credit obligation assets	(0 0	0	0	-	C	0	0	0	-	0	0	0		-
	IRB TOTAL	(0	0	0	-	0	0	0	0	-	0	0	0		-



NRW.BANK

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0 0	0	0	-		0 0	0 0	0	-	0	0	0	0	-
	Institutions	(0 0	0	0	-		0 0	0 0	0	-	0	0	0	0	-
	Corporates	(0 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	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	-
	Retail - Secured on real estate property - Of Which: SME	(0 0	0	0	-		0 0) 0	0	-	0	0	0	0	-
Austria	Retail - Secured on real estate property - Of Which: non-SME	(0 0	0	0	-		0 0	0 0	0	-	0	0	0	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	-
	Securitisation															
	Other non-credit obligation assets	(0 0	0	0	-		0 0	0 0	0	-	0	0	0	0	-
	IRB TOTAL		0 0	0	0	-		0 0	0 0	0	-	0	0	0	0	-

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

								A	dverse Scenari	io						
				31/12/20	018				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non nonforming		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 () (0 0	-	1) (0	(-	0	0 0	0	0	-
	Institutions		0 0) (0 0	-	1	0 0	0	(-	C	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	-
Belgium	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		D () (0 0	-		0 0	0	(-	0	0 0	0	0	-
	Retail - Other Retail		0 0) (0 0) -	-	0 0	0	(-	C	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	(-	C	0 0	0	0	-
	Securitisation															,
	Other non-credit obligation assets		0 () (0 0) -) (0	(-	C	D 0	0	0	-
	IRB TOTAL		0 0) (0 0) -	() (0	(-	0) 0	0	0	-



NRW.BANK

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	Central governments or central banks	27,469	0		0	27,469	0	7	0	0.0%
	Regional governments or local authorities	44,646	0	540	0	44,631	0	3	0	0.0%
	Public sector entities	8,977	0	250	0	8,453	0	0	0	0.0%
	Multilateral Development Banks	3,185	0	3	0	3,185	0	0	0	0.0%
	International Organisations Institutions	3,185	0	10,932	U	3,185	0	18	0	0.0%
	Corporates	19,822	177		235	19,707	232	75	55	23.9%
	of which: SME	19,822	1//	365	233	373	232	/3	33	0.0%
	Retail	4,968	77		113	4,970	92	24	15	16.2%
	of which: SME	35		20	115	35	0	0	10	7.8%
NRW.BANK	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	172	12	258	19	172	12	7	0	0.0%
	Covered bonds	3,021	0	439	0	3,021	0	1	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	1,260	0	752	0	1,059	0	2	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			4,716	28	1,912	27	5	5	18.8%
	Securitisation									
	Other exposures			188	0	428	0	0	0	0.0%
	Standardised Total	157,583	288	40,290	394	154,486	364	142	75	20.7%

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

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	5,844	0	0	0	5,844	0	0	0	0.0%
	Regional governments or local authorities	41,197	0	54	0	41,182	0	1	0	0.0%
	Public sector entities	8,909	0	250	0	8,385	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	31,799	0	8,639	0	31,331	0	14	0	0.0%
	Corporates	14,549	177	14,181	235	14,476	232	69	55	23.8%
	of which: SME	373	2	365	2	373	2	1	0	0.0%
	Retail	4,959	76	3,713		4,960	91	23	15	16.3%
Germany	of which: SME	35	0	20	0	35	0	0	0	7.8%
Ocimiany	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	146	12	219	19	146	12	6	0	0.0%
	Covered bonds	1,996	0	303	0	1,996	0	1	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	399	0	352	0	378	0	1	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					1,905	27	5	5	18.8%
	Securitisation									
	Other exposures					188	0	0	0	0.0%
	Standardised Total	111,890	286	32,607	392	110,791	362	120	75	20.7%

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

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,974	0	0	0	2.974	0	0	0	0.0%
	Regional governments or local authorities	2,574	0	6	0	2,574	0	0	0	0.0%
	Public sector entities	0	ő	0	C	0	ő	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1.237	0	444	0	870	0	0	0	0.0%
	Corporates	653	0	463	C	653	0	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
France	of which: SME	0	0	0	0	0	0	0	0	0.0%
Fidlice	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	11	0	1	0	11	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	303	0	151	C	300	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			-		0	0	0	0	0.0%
	Securitisation									
	Other exposures			-		40	0	0	0	0.0%
	Standardised Total	5,245	0	1,066	0	4,875	0	2	0	0.0%



NRW.BANK

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	937	0	0	0	937	0	0	C	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	C	0.0%
	Public sector entities	0	0	0		0	0	0	C	0.0%
	Multilateral Development Banks	0	0	0		0	0	0	C	0.0%
	International Organisations	0	0	0		0	0	0	C	0.0%
	Institutions	1,856	0	593		672	0	1	C	0.0%
	Corporates	856	0	489	0	814	0	1	C	0.0%
	of which: SME	0	0	0	0	0	0	0	C	0.0%
	Retail	0	0	0		0	0	0	0	15.2%
United Kingdom	of which: SME	0	0	0	0	0	0	0	C	0.0%
Onited Kingdoni	Secured by mortgages on immovable property	0	0	0	0	0	0	0	C	0.0%
	of which: SME	0	0	0		0	0	0	C	0.0%
	Items associated with particularly high risk	6	0	9		6	0	0	C	0.0%
	Covered bonds	548	0	55		548	0	0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment	488	0	212	0	312	0	1	C	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	C	0.0%
	Equity					0	0	0	C	0.0%
	Securitisation									
	Other exposures					0	0	0	C	0.0%
	Standardised Total	4,690	0	1,359	0	3,289	0	3	0	15.2%

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

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Covera Non p exp
	Central governments or central banks	1,315	0	0	0	1,315	0	0	0	
	Regional governments or local authorities	941	0	4	0	941	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	1,696	0	361	0	1,692	0	2	0	
	Corporates	643	0	456	0	643	0	1	0	
	of which: SME	0	0	0	0	0	0	0	0	
	Retail	3	1	2	1	3	0	0	0	
Netherlands	of which: SME	0	0	0	0	0	0	0	0	
neuleilailus	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
	Equity					0	0	0	0	
	Securitisation									
	Other exposures					0	0	0	0	
	Standardised Total	4,599	1	824	1	4,595	0	3	0	

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,745	0	118	0	2,745	0	3	0	0.0%
	Regional governments or local authorities	108	0	35		108	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	20	0	10	0	20	0	0	0	0.0%
	Corporates	78	0	78	0	78	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	1	0	0	0	0.0%
Italy	of which: SME	0	0	0	0	0	0	0	0	0.0%
Italy	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					40	0	0	0	0.0%
	Standardised Total	2,991	0	242	0	2,991	0	3	0	0.0%



NRW.BANK Restated 31/12/2017 Exposure values Risk exposure amounts Of which: from non performing exposures Non performing exposure1 Coverage Ratio Non performing exposures1 Stock of provisions Performing exposure1 Non-defaulted Defaulted Non-defaulted Defaulted (min EUR, %) nts or central banks ents or local authorities 1,069 963 1,069 963 0 0 nt Banks 0 114 104 0 0 57 104 54 104 0 0 Spain of which: SMF 0 Secured by mortgages on immovable property of which: SME Items associated with particularly high risk 0 466 80 466 red bonds Collains on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) awity 0.0% ther exp 40 2,755 240 2,696 Standardicod To 0

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

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								-	
	Central governments or central banks	1,518	0	0	0	1,518	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	671	0	134	0	671	0	0	0	0.0%
	Corporates	86	0	43	0	86	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
Australia	of which: SME	0	0	0	0	0	0	0	0	0.0%
Ausualia	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	2,274	0	177	0	2,274	0	0	0	0.0%

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

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks	691	0	0	(691	0	0	0	0.0%
	Regional governments or local authorities	586	0	251	(586	0	0	0	0.0%
	Public sector entities	0	0	0	(0 0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	() 0	0	0	0	0.0%
	International Organisations	0	0	0	(0 0	0	0	0	0.0%
	Institutions	1	0	0	(1	0	0	0	0.0%
	Corporates	1,558	0	851	(1,559	0	2	0	0.0%
	of which: SME	0	0	0	(0 0	0	0	0	0.0%
	Retail	1	0	1	(1	0	0	0	0.0%
United States	of which: SME	0	0	0	(0 0	0	0	0	0.0%
United States	Secured by mortgages on immovable property	0	0	0	(0 0	0	0	0	0.0%
	of which: SME	0	0	0	(0 0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	(0 0	0	0	0	0.0%
	Covered bonds	0	0	0	() 0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	59	0	35	(59	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	(0 0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	2,896	0	1,138		2,897	0	2	0	0.0%



NRW.BANK Restated 31/12/2017 Exposure values Risk exposure amounts Of which: from non performing exposures Non performing exposure1 Coverage Ratio Non performing exposures1 Performing exposure1 Stock of provisions Defaulted Non-defaulted Defaulted Non-defaulted (min EUR, %) ents or central banks nents or local authorities 1,676 1,676 onal gov 0 0 0 0 ent Banks 0 0 0 0 onal Ord 44 44 98 98 98 of which: SME 0 Austria Secured by mortgages on immovable property of which: SME arly high ris vered bonds 0 0 Iaims on institutions and corporates with a ST credit assessmen follective investments undertakings (CIU) 0 0 0 0 1,819 0.0% ther expos 0 1,819 118 0 0 ¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

Restated 31/12/2017 Risk exposure amounts Of which: from non performing exposures Exposure values Performing exposure1 Non performing exposure1 Coverage Ratio Non performing exposures1 Stock of provisions Non-defaulted Defaulted Non-defaulted (mIn EUR, %) 1,231 0.0% 1,231 Regional gove ments or local authorities 50 50 0 0 Multilateral De ent Banks 0 20 20 332 169 332 0 Retail of which: SM Belgium Secured by mortgages on immovable property 0 of which: SMF 0 -ed with particularly high risk Covered bonds 0 ms on institutions and corporates with a ST credit as ective investments undertakings (CIU) 0 curitisation 0.0% 40 1,674 176 1,674 0.0% 0



NRW.BANK

								B	aseline Scenario							
				31/12/2018	:				31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	27,454	14	12	6	42.0%	27,440	29	18	12	42.6%	27,426	42	24	18	42.8%
	Regional governments or local authorities	44,625	6	5	3	40.7%	44,619	12	8	5	41.3%	44,613	18	10	8	41.5%
	Public sector entities	8,452		0	0	40.0%	8,451		1	0	40.0%	8,451	2	1	1	40.0%
	Multilateral Development Banks	1,776		0	0	40.0%	1,776		0	0	40.0%	1,776	1	0	0	40.0%
	International Organisations	3,185	0	0	0	40.0%	3,184	1	1	0	40.0%	3,184	1	1	1	40.0%
	Institutions	37,670	34	9	4	12.3%	37,627	77	16		12.8%	37,575	129	23	16	12.8%
	Corporates	19,674	265	76	68	25.5%	19,642		86	77	26.1%	19,611	328	96	87	26.5%
	of which: SME	372	3	1	1	24.2%	370		2	1	24.7%	368		2	2	25.0%
	Retail	4,954	108	19	17	15.8%	4,937	125	22	20	15.9%	4,921	141	24	23	16.0%
NRW.BANK	of which: SME	35	0	0	0	15.0%	34	1	0	0	15.3%	34	1	0	0	15.6%
INKW.DAINK	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	166		16	11	61.6%	160	24	21	16	68.5%	155	29	26	21	72.6%
	Covered bonds	3,018		1	0	12.5%	3,016	5	1	1	13.2%	3,013	8	1	1	13.4%
	Claims on institutions and corporates with a ST credit assessment	1,059	1	1	0	51.3%	1,058	2	1	1	53.9%	1,057	3	2	1	54.6%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	1,912	27	5	5	18.9%	1,912	27	5	5	19.0%	1,911	27	5	5	19.1%
	Securitisation															
	Other exposures	427	0	0	0	40.0%	427	1	0	0	40.0%	427	1	1	0	40.0%
	Standardised Total	154,372	478	146	115	24.1%	154,250	600	180	149	24.8%	154,120	730	213	183	25.0%

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

								Ba	aseline Scenario)					<u> </u>	
				31/12/201					31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	5,844	0	(0	18.2%		1	0	0	18.2%			() O	18.24
	Regional governments or local authorities	41,179		2	1	40.0%		6	4	2	40.0%	41,173			j 4	40.09
	Public sector entities	8,384	1	(0	40.0%		1	1	0	40.0%	8,383	2	1	1 1	40.04
	Multilateral Development Banks	0	0	(0	0.0%		0	0	0	0.0%	0	0	() (0.0
	International Organisations	C	0	(0	0.0%		0	0	0	0.0%	0	0	(0 L	0.04
	Institutions	31,299		8	3	10.5%		72	13		11.1%	31,209				11.39
	Corporates	14,449		70	65	24.9%		286	77	71	24.9%			83	3 78	25.04
	of which: SME	372		1	1	24.2%	370	5	2	1	24.7%	368		1	2 2	25.09
	Retail	4,944		19	17	15.7%			21	20	15.8%	4,912		24	4 22	15.9
Germany	of which: SME	35	0	(0	15.0%		1	0	0	15.3%	34	1	() O	15.6
Cermany	Secured by mortgages on immovable property	C	0	(0	0.0%	0	0	0	0	0.0%	0	0	(0 L	0.0
	of which: SME	C	0	(0	0.0%	0	0	0	0	0.0%	0	0	() O	0.0
	Items associated with particularly high risk	140		15	11	60.6%		23	19	15	67.1%	131	28	2	3 20	71.1
	Covered bonds	1,994		1	0	12.5%		4	1	1	13.2%	1,989			1 1	13.49
	Claims on institutions and corporates with a ST credit assessment	378	0	(0	46.6%	377	1	1	0	48.8%	377	1	1	i 1	49.59
	Collective investments undertakings (CIU)	C	0	(0	0.0%		0	0	0	0.0%	0	0	(0 L	0.04
	Equity	1,904	27		5	18.9%	1,904	27	5	5	19.0%	1,904	27		i 5	19.19
	Securitisation														4	
	Other exposures	188		(0	0.0%		0	0	0	0.0%	188		(J 0	0.0
	Standardised Total	110,704	449	120	103	22.8%	110,609	544	142	123	22.6%	110,506	648	163	3 145	22.39

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

								В	aseline Scenario							
				31/12/201	8				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposuresi	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,972	1	-	1 0	40.0%	2,971		1	1	40.0%	2,970	4	2	1	40.0%
	Regional governments or local authorities	28	0	(0 0	40.0%	28	0	0	0	40.0%	28	0	0	0	40.0%
	Public sector entities	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	870	0	(0 0	37.8%	870		0	0	37.8%	870	1	0	0	37.8%
	Corporates	652	1	1	1 0	55.0%	651	1	1	1	58.5%	651	2	2	1	59.6%
	of which: SME	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
France	of which: SME	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
THATCE	Secured by mortgages on immovable property	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	11	0	(0 0	12.5%	11		0	0	13.3%	11	0	0	0	13.5%
	Claims on institutions and corporates with a ST credit assessment	300	0	(0 0	55.0%	300	0	0	0	58.6%	300	0	0	0	59.5% 0.0%
	Collective investments undertakings (CIU)	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Equity	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation							-		-						
	Other exposures	40	0	(0 0	40.0%	40	0	0	0	40.0%	40	0	0	0	40.0%
	Standardised Total	4,873	2	2	2 1	45.1%	4,871	5	3	2	46.4%	4,868	7	4	3	46.8%



NRW.BANK

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/2020	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	937	0	C	0	40.0%	936	1	0	0	40.0%	936	1	0	C	40.09
	Regional governments or local authorities	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	Public sector entities	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	Institutions	672		0	0	48.2%	672	1	0	0	48.2%	671	1	1	C	48.29
	Corporates	813	1	1	1	43.9%	811	2	2	1	45.8%	810	4	2	2	46.49
	of which: SME	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	Retail	0	0	C	0	25.0%	0	0	0	0	25.0%	0	0	0	C	25.0%
United Kingdom	of which: SME	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
Officed Kingdom	Secured by mortgages on immovable property	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	of which: SME	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	Items associated with particularly high risk	6	0	1	0	90.0%	6	1	1	1	95.1%	5	1	1	1	96.89 13.59
	Covered bonds	548		C	0	12.5%	547	0	0	0	13.3%	547	0	0	C	13.59
	Claims on institutions and corporates with a ST credit assessment	312	0	C	0	55.0%	311	1	1	0	58.2%	311	1	1	1	59.49
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Standardised Total	3,287	3	2	1	47.7%	3,284	5	4	3	49.9%	3,281	8	5	4	50.5%

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

								В	aseline Scenarie	0						
				31/12/201	3				31/12/2019)				31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,315	5 0	(0	40.0%	1,315	i 0	0	0 0	40.0%			0	0	40.09
	Regional governments or local authorities	941	0	(0	40.0%	941	0	0	0 0	40.0%	941	0	0	0	40.09
	Public sector entities	(0 0	(0	0.0%		0 0	0	0 0	0.0%	0	0	0	0	0.09
	Multilateral Development Banks	(0 0	(0	0.0%		0 0	0	0 0	0.0%	0	0	0	0	0.09
	International Organisations	(0 0	(0	0.0%		0 0	0	0 0	0.0%	0	0	0	0	0.09
	Institutions	1,692		1	. 0	51.2%			1	l 1	51.2%			1	1	0.09 51.29 57.99 0.09
	Corporates	643	3 1	1	. 0	50.8%		1	1	1 1	56.3%	642	2	1	1	57.99
	of which: SME	(0 0	(0	0.0%	0	0 0	(0 0	0.0%	0	0	0	0	0.09
	Retail		3 0	(0	20.9%	3	1	(0 0	20.4%		1	0	0	19.99
Netherlands	of which: SME	(0 0	(0	0.0%		0 0	(0 0	0.0%	0	0	0	0	19.99 0.09 0.09
Nethenanus	Secured by mortgages on immovable property	(0 0	(0	0.0%	0	0 0	0	0 0	0.0%	0	0	0	0	0.09
	of which: SME	(0 0	(0	0.0%	0) 0	0	0 0	0.0%	0	0	0	0	0.0
	Items associated with particularly high risk	(0 0	(0	0.0%		0 0	() 0	0.0%	0	0	0	0	0.0
	Covered bonds	(0 0	(0	0.0%		0 0	() 0	0.0%	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	(0 0	(0	0.0%		0 0	0	0 0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)	(0 0	(0	0.0%		0 0	(0 0	0.0%	0	0	0	0	0.09
	Equity	(0 0	(0	0.0%	0	0 0	(0 0	0.0%	0	0	0	0	0.09
	Securitisation															
	Other exposures	(0 0	(0	0.0%		0 0	(0 0	0.0%	0	0	0	0	0.0
	Standardised Total	4,594	2	1	1	41.9%	4,592	3	2	1 1	46.8%	4,591	4	3	2	48.6%

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

								В	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1
	Central governments or central banks	2,739	6	5	2	40.0%	2,733		7		40.0%		17	9	1 7	7 40.0%
	Regional governments or local authorities	108	0	0	0	40.0%	108	0	0	0	40.0%		1	(1 0	0 40.0% 0 0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%		C	(/ 0	J 0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		C	(1 0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		C	(/ 0	J 0.0%
	Institutions	19	0	0	0	55.0%	19		0	0	58.4%			(1 0	59.4%
	Corporates	78	0	0	0	55.0%	78	0	0	0	58.8%		C	(1 0	0 59.9% 0 0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		C	(/ 0	J 0.0%
	Retail	1	0	0	0	16.5%	1	0	0	0	21.4%		C	(/ 0	22.9% 0 0.0% 0 0.0%
Italy	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		C	(1 0	0.0%
Italy	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%		C	(1 0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		C	(1 0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		C	(1 0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		C	(/ 0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		0	(0 1	0.0% 0.0% 0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%		0	(0 1	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	(1 0	0.0%
	Securitisation															
	Other exposures	40	0	0	0	40.0%	40	0	0	0	40.0%		0	(0 1	40.0%
	Standardised Total	2,985	6	5	3	40.6%	2,979	12	7	5	40.7%	2,973	18	10	1 7	40.7%



ID	11	D/	۱N

								B	aseline Scenario)						
				31/12/201	8				31/12/2019					31/12/202)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,066	2	2	2 1	40.0%	1,064	4	3	2	40.0%	1,062	6	3	3	40.0%
	Regional governments or local authorities	961	2	2	2 1	40.0%	959	4	2	2	40.0%	957	6	3	2	40.0%
	Public sector entities	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 55.3% 59.4%
	Institutions	54	0	(0 0	51.0%	54	0	0	0	53.9%	54	0	0	0	55.3%
	Corporates	104	0	(0 0	55.0%	103	0	0	0	58.4%	103	0	0	0	59.4%
	of which: SME	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	(0 0	30.5%	0	0	0	0	30.5%	0	0	0	0	30.5%
Spain	of which: SME	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Spain	Secured by mortgages on immovable property	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	466	0	(0 0	12.5%	466	0	0	0	13.2%	466	1	0	0	13.6%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	40	0	(0 0	40.0%	40		0	0	40.0%	40	0	0	0	40.0%
	Standardised Total	2,691	5	4	2	39.4%	2,686	9	5	4	39.5%	2,682	13	7	5	39.6%

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

								:	aseline Scenari	D						
				31/12/2018	3				31/12/2019)				31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,51	· (C) (55.0%	1,517	۲ C	() (58.4%	1,517	0	0	0	59.6%
	Regional governments or local authorities) (0	0 0	0.0%	0	0 0	() (0.0%	0	0	0	0	0.0%
	Public sector entities) (0	0 0	0.0%	0	0 0	() (0.0%	0	0	0	0	0.0%
	Multilateral Development Banks) (0	0 0	0.0%	0	0 0	() (0.0%	0	0	0	0	0.0%
	International Organisations) (0	0 0	0.0%	0	0 0	() (0.0%	0	0	0	0	0.0%
	Institutions	67) (0	0 0	41.4%	670	0 0	() (41.4%	670	1	0	0	41.4%
	Corporates	8	5 0	0	0 0	55.0%	86	5 O	() (58.7%	86	0	0	0	60.0%
	of which: SME) (0	0 0	0.0%	0	0 0	() (0.0%	0	0	0	0	0.0%
	Retail) (0	0 0	0.0%	0	0 0	() (0.0%	0	0	0	0	0.0%
Australia	of which: SME) (0	0 0	0.0%	0	0 0	() (0.0%	0	0	0	0	0.0%
Australia	Secured by mortgages on immovable property) (0	0 0	0.0%	0	0 0	() (0.0%	0	0	0	0	0.0%
	of which: SME) (0	0 0	0.0%	0	0 0	() (0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk) (0	0 0	0.0%	0	0 0	() (0.0%	0	0	0	0	0.0%
	Covered bonds) (0	0 0	0.0%	0	0 0	() (0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment) (0	0 0	0.0%	0	0 0	() (0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)) (0	0 0	0.0%	0	0 0	() (0.0%	0	0	0	0	0.0%
	Equity) (0	0 0	0.0%	0	0 0	() (0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0 0	0	0 0	0.0%	0	0 0	(0 0	0.0%	0	0	0	0	0.0%
	Standardised Total	2,27	s 0	0	0 0	48.9%	2,273	1	1 1	. 0	50.7%	2,273	1	1	1	51.2%

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

								Bi	aseline Scenario)						
				31/12/201	3				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	691	0	() 0	54.1%	691	0	0	0	57.5%	691) (58.69
	Regional governments or local authorities	585		1	0	45.5%	584	1	1	1	49.7%	583			1	51.29
	Public sector entities	(0	(0 0	0.0%	0	0	0	0	0.0%	0	0		0 0	0 58.69 1 51.29 0 0.09
	Multilateral Development Banks	(0	(0 0	0.0%	0	0	0	0	0.0%	0	0		0 0	0.0%
	International Organisations	(0	(0 0	0.0%	0	0	0	0	0.0%	0	0		0 0	0.0%
	Institutions	1	0	(0 0	55.0%	1	0	0	0	58.4%	1	. 0		0 0	59.6%
	Corporates	1,557	1	1	1	53.3%	1,556	3	2	1	57.5%	1,555	4		3 2	2 58.9%
	of which: SME	(0	(0 0	0.0%	0	0	0	0	0.0%	0	0		0 0	0.0%
	Retail	1	0	(0 0	12.5%		0	0	0	16.1%	1	. 0		0 0	17.3%
United States	of which: SME	(0	(0 0	0.0%		0	0	0	0.0%	0	0		0 0	0.0%
United States	Secured by mortgages on immovable property	(0	(0 0	0.0%		0	0	0	0.0%	0	0		0 0	0.0%
	of which: SME	(0	(0 0	0.0%		0	0	0	0.0%	0	0		0 0	0.0%
	Items associated with particularly high risk	(0	(0 0	0.0%		0	0	0	0.0%	0	0		0 0	0.0%
	Covered bonds	(0	(0 0	0.0%		0	0	0	0.0%	0	0	1) (0.0%
	Claims on institutions and corporates with a ST credit assessment	59	0	(0 0	55.0%		0	0	0	58.4%	59	0		0 0	0 59.6%
	Collective investments undertakings (CIU)	(0	(0 0	0.0%	0	0	0	0	0.0%	0	0		0 0	0.09
	Equity	(0	(0 0	0.0%	0	0	0	0	0.0%	0	0		0 0	0.0%
	Securitisation		-													1
	Other exposures	(0	(0 0	0.0%	0	0	0	0	0.0%	0	0		0 0	0.09
	Standardised Total	2,894	2	2	1	50.6%	2,892	4	3	2	54.8%	2,890	6		i 4	56.2%



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								В	aseline Scenario	0						
				31/12/2018	3				31/12/2019)				31/12/2020	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio
	Central governments or central banks	1,675	0	0	0	40.0%	1,675	1	0	0 0	40.0%	1,675	1	1	(40.09
	Regional governments or local authorities	(0	0	0	0.0%	0	0	0) (0.0%	0	C	0	(0.09
	Public sector entities	(0	0	0	0.0%	0	0	0) (0.0%	0	C	0	(0.09
	Multilateral Development Banks	(0	0	0	0.0%	0	0	0) (0.0%	0	C	0	(0.09
	International Organisations	(0	0	0	0.0%	0	0	0) (0.0%	0	C	0	(0.09
	Institutions	44	0	0	0	29.5%	44	0	0) (29.5%		C	0	(29.59
	Corporates	98	0	0	0	51.3%	98	0	0) (55.9%	98	C	0	(57.59
	of which: SME	(0	0	0	0.0%	0	0	0) (0.0%	0	C	0	(0.09
	Retail	1	0	0	0	11.9%	1	0	0) (15.3%	1	C	0	0	16.49
Austria	of which: SME	(0	0	0	0.0%	0	0	0) (0.0%	0	C	0	0	0.0
Ausula	Secured by mortgages on immovable property	(0	0	0	0.0%	0	0	0) (0.0%	0	C	0	(0.0
	of which: SME	(0	0	0	0.0%	0	0	0) (0.0%	0	C	0	(0.09
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	0) (0.0%	0	C	0	(0.09
	Covered bonds	(0	0	0	0.0%	0	0	0) (0.0%	0	C	0	0	0.04
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	0	0	0	0 0	0.0%	0	C	0	0	0.04
	Collective investments undertakings (CIU)	(0	0	0	0.0%	0	0	0) (0.0%	0	C	0	(0.09
	Equity	(0	0	0	0.0%	0	0	0) (0.0%	0	C	0	0	0.09
	Securitisation															
	Other exposures	(0	0	0	0.0%	0	0	0) (0.0%	0	C	0	(0.09
	Standardised Total	1,818	1	0	0	41.6%	1,818	1	1	. 0	42.8%	1,817	2	1	1	43.29

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

								В	aseline Scenario							
				31/12/2018	3				31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,23) 1	. 0	0	40.0%	1,230		1	0	40.0%	1,229	2	1	1	40.0%
	Regional governments or local authorities	5) (0	0	40.0%	50	0	0	0	40.0%	50	0	0	0	40.0%
	Public sector entities) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	J (0	0	47.9%	20	U	0	0	47.9%	20	0	0	0	47.9%
	Corporates	33	2 0	0	0	55.0%	332	1	0	0	58.5%	331	1	1	0	59.6%
	of which: SME) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail		1 0	0	0	18.8%	1	0	0	0	23.7%	1	0	0	0	25.2%
Belgium	of which: SME		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Deigiuiti	Secured by mortgages on immovable property		0 0	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME		0 0	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0 0	0 0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															1
	Other exposures	4		0 0	0	40.0%	40		0	0	40.0%	40	0	0	0	40.0%
	Standardised Total	1,67	3 1	1	. 0	44.3%	1,672	2	1	1	45.1%	1,671	3	2	1	45.4%



NRW.BANK

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	27,453	16	14	7	41.8%	27,436	33	21	14	42.2%		51	28	21	
	Regional governments or local authorities	44,624	7	6	3	40.7%	44,617	14	9	6	41.2%		22	12	9	41.3
	Public sector entities	8,452	1	1	0	40.0%	8,451	1	1	1	40.0%	8,451	2	1	1	40.04
	Multilateral Development Banks	1,776	0	0	0	40.0%	1,776	1	0	0	40.0%	1,776	1	1	0	40.09
	International Organisations	3,185	1	0	0	40.0%	3,184	1	1	0	40.0%	3,183	2	1	1	40.04
	Institutions	37,592	112	35	17	14.8%	37,465	239	58	37	15.3%	37,315	389	78	60	
	Corporates	19,661	277	100	82	29.5%	19,605	334	120	102	30.5%	19,550	389	138	122	31.49
	of which: SME	371	4	2	1	27.6%	368	6	2	2	28.2%	366	9	3	3	28.69
	Retail	4,933	129	41	32	25.1%	4,886	177	53	45	25.3%	4,836	226	65	58	25.89
NRW.BANK	of which: SME	34	1	0	0	23.1%	34	1	0	0	24.1%	34	1	0	0	25.19
INKW.BAINK	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.04
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Items associated with particularly high risk	164	20	28	20	97.3%	156	29	35	28	97.9%	148	36	42	36	98.59
	Covered bonds	3,013	8	2	1	14.4%	3,005	16	4	2	15.2%	2,996	25	5	4	15.59
	Claims on institutions and corporates with a ST credit assessment	1,056	3	4	2	59.7%	1,053	6	6	4	63.0%	1,050	9	8	6	63.79
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Equity	1,912	27	5	5	18.9%	1,912	27	5	5	19.1%	1,911	27	5	5	19.39
	Securitisation											1				
	Other exposures	427	0	0	0	40.0%	427	1	1	0	40.0%	426	1	1	1	40.04
	Standardised Total	154,249	601	236	169	28.1%	153.971	879	314	244	27.8%	153,670	1180	386	324	27.5%

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

									Adverse Scen	iario						
				31/12/201	.8				31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	exposure1	exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	5,844	0	0	0	18.2%	5,843		0	0	18.2%				0	18.2
	Regional governments or local authorities	41,179	3	3	1	40.0%	41,175		4	3	40.0%	41,172		6	4	40.0
	Public sector entities	8,384	1	1	0	40.0%	8,383	1	1	1	40.0%		2	1	. 1	40.0
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		(0 0	0	0.0
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		(0 0	0	0.0
	Institutions	31,228		27	12	12.1%	31,108			29	12.8%					13.1
	Corporates	14,439	269	89	77	28.5%	14,393		101	90	28.5%	14,350		113	102	28.6 28.6
	of which: SME	371	4	2	1	27.6%	368		2	2	28.2%	366		3	3	28.6
	Retail	4,923	128	40	32	25.0%	4,876		53	44	25.2%	4,827		65	58	25.8 25.1
Germany	of which: SME	34	1	0	0	23.1%	34	1	0	0	24.1%	34	1	C	0	25.1
Germany	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(0 0	0	0.0
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		(0 0	0	0.0
	Items associated with particularly high risk	139	19	25	18	97.1%	132		32	26	97.7%			38	32	98.
	Covered bonds	1,990		2	1	14.4%	1,983		3	2	15.2%			. 4	3	15.5
	Claims on institutions and corporates with a ST credit assessment	377	1	1	1	53.6%	376	2	2	1	56.2%	374	4	3	2	57.0
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%		(0 0	0	0.0
	Equity	1,904	27	5	5	18.9%	1,904	27	5	5	19.1%	1,904	27	5	5	19.3
	Securitisation															
	Other exposures	188		0	0	0.0%	188		0	0	0.0%			0	0	0.
	Standardised Total	110,596	558	193	148	26.5%	110,362	791	247	200	25.3%	110,107	1046	297	256	24.5

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

									Adverse Scen	iario						
				31/12/20	18				31/12/201	19				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	2,972	2 1		1 0	40.0%	2,971		2	1	40.0%	2,970	4	2	2	40.0%
	Regional governments or local authorities	28	3 () (0 0	40.0%	28	0	0	0	40.0%	28	0	0	0	40.0%
	Public sector entities	() () (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	() () (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	() () (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	869	9 1		1 0	43.5%	869		1	1	43.5%	868	2	1	1	43.5%
	Corporates	652	2 1		1 1	63.3%	650	2	2	2	67.1%	649	3	3	2	68.6%
	of which: SME	(0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	() () (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
France	of which: SME	() () (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Trance	Secured by mortgages on immovable property	() () (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	() () (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	() () (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	11	1 () (0 0	14.4%	11		0	0	15.5%	11	0	0	0	15.7%
	Claims on institutions and corporates with a ST credit assessment	299	9 1		1 0	63.3%	299	1	1	1	68.0%	298	1	1	1	69.0%
	Collective investments undertakings (CIU)	(0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	40) () (0 0	40.0%	40	0	0	0	40.0%	40	0	0	0	40.0%
	Standardised Total	4.871	4	4	2	50.8%	4,868	8	6	4	52.7%	4,864	11	8	6	53.1%



NRW.BANK

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	936	1	0	0	40.0%	936	1	1	0	40.0%	935	2	1	1	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	671	1	1	1	55.4%	670	3	2	1	55.4%	668	4	3	2	55.4% 53.3% 0.0%
	Corporates	812	2	2	1	50.5%	810	4	3	2	52.4%	807	6	4	3	53.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	42.9%	0	0	0	0	42.9%	0	0	0	0	42.8%
United Kingdom	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
United Kingdom	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	6	0	1	0	100.0%	5	1	1	1	100.0%	5	1	2	1	100.0% 15.6%
	Covered bonds	547	0	0	0	14.4%	547	1	0	0	15.3%	547	1	0	0	
	Claims on institutions and corporates with a ST credit assessment	311	1	2	1	63.3%	310	2	2	2	67.3%	308	4	3	2	68.6%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation				-		-	-					-	-	-	
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	3,283	6	6	3	54.1%	3,277	12	10	7	55.6%	3,272	18	13	10	56.2%

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

									Adverse Scen	iario						
				31/12/201	18				31/12/201	19				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	exposure1	exposure1	Stock of provisions	Of which: from non performing exposures	exposuresi
	Central governments or central banks	1,315	0	0	0	40.0%	1,315		0	0	40.0%	1,315		0	0	40.09
	Regional governments or local authorities	941	0	0	0	40.0%	941	0	0	0	40.0%	941	(0	0	40.04
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(0	0	0.09
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(0	0	0.09
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(0	0	0.09
	Institutions	1,689	3	4	2	58.8%	1,686		6	4	58.8%	1,682		8	6	58.89
	Corporates	642	1	2	1	58.4%	641	3	3	2	63.7%	639	5	4	3	65.19
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(0	0	0.09
	Retail	3	0	0	0	22.5%	3	1	0	0	22.5%	3	1	0	0	22.59
Netherlands	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(0	0	0.09
Nethenanus	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(0	0	0.09
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(0	0	0.09
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(0	0	0.0
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.04
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0	0.0
	Standardised Total	4,591	5	6	3	54.2%	4,586	10	9	6	57.3%	4,580	16	12	9	58.5%

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

									Adverse Scen	iario						
				31/12/201	18				31/12/201	19				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	exposure1	exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing
	Central governments or central banks	2,738	6	5	3	40.0%	2,731		9	5	40.0%	2,723	21	11	9	40.0%
	Regional governments or local authorities	108	0	0	0	40.0%	108		0	0	40.0%	108	1	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	19	0	0	0	63.3%	19		0	0	67.0%	19	1	0	0	68.7%
	Corporates	78	0	1	0	63.2%	77		1	1	66.4%	76	1	1	1	68.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	22.9%	1	0	0	0	28.2%	1	0	0	0	30.2%
Italy	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Italy	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	40	0	0	0	40.0%	40		0	0	40.0%	40	0	0	0	40.0%
	Standardised Total	2,984	7	7	3	41.8%	2,976	16	10	7	42.3%	2,967	25	14	10	42.4%



		NRW.BA	NK													
									Adverse Scen	ario						1
				31/12/20:	18				31/12/201	19				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,066	3	2	. 1	40.0%	1,063	5	3	2	40.0%	1,060	8	4	3	40.0%
	Regional governments or local authorities	960) 2	2	1	40.0%	958	5	3	2	40.0%	956	7	4	3	40.09
	Public sector entities	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Multilateral Development Banks	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	International Organisations	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Institutions	54		0	0	58.7%			0	0	62.7%	54	0	0	0	64.69
	Corporates	103	1	1	0	63.3%		1	1	1	66.3%	101	2	2	2	68.59
	of which: SME	(0 0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.09
	Retail	(0 0	0	0	43.2%		0	0	0	43.2%	0	0	0	0	43.29
Spain	of which: SME	(0 0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.09
Spairi	Secured by mortgages on immovable property	(0 0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.09
	of which: SME	(0 0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.09
	Items associated with particularly high risk	(0 0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	465	5 1	0	0	14.4%		2	0	0	15.4%	463	3	0	0	15.9%
	Claims on institutions and corporates with a ST credit assessment	(0 0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(0 0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation													L		1
	Other exposures	40	0 0	0	0	40.0%	40	0	0	0	40.0%	40	0	0	0	40.0%
	Standardised Total	2,688	7	6	3	37.9%	2,681	15	8	6	39.4%	2,675	21	11	9	40.4%

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

									Adverse Scen	ario						
				31/12/20	18				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions		Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,517	۲ C	() 0	55.0%	1,517	0	0	0	58.4%	1,517	0	0 0	C	59.69
	Regional governments or local authorities	0	0 0	0) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Public sector entities	0	0 0	(0 0	0.0%		U	0	0	0.0%	0	0	0 0	0	0.0%
	Multilateral Development Banks	0	0 0	() 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	International Organisations	0	0 0	0) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Institutions	670	0 0	0) 0	47.6%	670	1	0	0	47.6%	670		1	C	47.6%
	Corporates	86	5 O	0) 0	63.2%	86	0	0	0	66.8%	85	0	0	C	68.2%
	of which: SME	0	0 0	0) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Retail	0	0 0	(0 0	0.0%		0	0	0	0.0%	0	0	0 0	0	0.0%
Australia	of which: SME	0	0 0	0) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
Australia	Secured by mortgages on immovable property	0	0 0	0) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	of which: SME	0	0 0	0) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Items associated with particularly high risk	0	0 0	0) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Covered bonds	0	0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0 0	0) 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Collective investments undertakings (CIU)	0	0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Equity	C	0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0 0	() 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Standardised Total	2.273	1	1	0	53.0%	2,273	1	1	1	54.8%	2.272	2	1	1	55.5%

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

									Adverse Scenario							
				31/12/20:	18				31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of fro provisions per		Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	691	0	0	0	54.1%	691		0	0	57.5%			0	0	58.69
	Regional governments or local authorities	585	1	1	0	45.5%	584	1	1	1	49.7%		2	1	1	51.29
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Institutions	1	0	0	0	63.3%	1	0	0	0	66.9%		0	0	0	68.2%
	Corporates	1,557	1	2	1	61.3%	1,555	3	4	2	65.3%		6	5	4	67.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Retail	1	0	0	0	25.6%	1	0	0	0	29.4%		0	0	0	30.8%
United States	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
United States	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	59	0	0	0	63.3%	59	0	0	0	66.9%		0	0	0	68.2%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation				-			-	-				-			
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Standardised Total	2,894	2	3	1	56.1%	2,891	5	5	3	60.7%	2,888	8	7	5	62.8%



		NRW.BA	NK												
									Adverse Scer	ario					
				31/12/201	18				31/12/201	.9				31/12/2020	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of from no provisions performin exposure	Non performing
	Central governments or central banks	1,675	0	0	0	40.0%	1,675	1	1	0	40.0%	1,674	1	1	1 40.0%
	Regional governments or local authorities	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Institutions	44	0	0	0	33.9%	44		0	0	33.9%	44	1	0	0 33.9%
	Corporates	98	0	0	0	59.0%	97	1	1	0	63.7%	97	1	1	1 65.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Retail	1	0	0	0	25.1%	1	0	0	0	31.4%		0	0	0 34.0%
Austria	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0.0%
Ausula	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Securitisation														
	Other exposures	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Standardised Total	1,818	1	1	0	43.6%	1,817	2	1	1	45.8%	1,816	3	2	1 47.3%

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

									Adverse Scenari	0						
				31/12/201					31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	exposure1	Stock of f provisions pe	Of which: from non erforming exposures	Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	1,230	1	1	0	40.0%	1,229	2	1	1	40.0%	1,229		2 1	. 1	1 40.0%
	Regional governments or local authorities	50	0	0	0	40.0%	50	0	0	0	40.0%	50	() (, C	0 40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	() (, C	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	() () (0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	() (, C	0.0%
	Institutions	20	0	0	0	55.1%	20	0	0	0	55.1%	20) (, C	0 55.1%
	Corporates	332	0	0	0	63.3%	331	1	1	1	66.8%	331	1	1 1	. 1	1 68.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	() (0 1	0.0%
	Retail	1	0	0	0	32.0%	1	0	0	0	37.6%	1	() (0 1	0 40.2%
Polaium	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	() () (J 0.0%
Belgium	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	() (, C	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	() (, C	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(0 0) (0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	() (0 1	J 0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	() (0 1	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	() () (0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	() (J (0.0%
	Securitisation															1
	Other exposures	40	0	0	0	40.0%	40	0	0	0	40.0%	40	() () (0 40.09
	Standardised Total	1,673	1	1	1	47.1%	1,671	2	2	1	48.5%	1,670	4	1 2	2 2	2 49.2%



2018 EU-wide Stress Test: Securitisations

NRW.BANK

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		4,222	4,222						
Exposure values	IRB		0	0						
	Total		4,222	4,222						
	STA		1,398	1,398	1,743	1,870	1,975	2,149	2,584	2,905
REA	IRB		0	0	0	0	0	0	0	0
	Total		1,398	1,398	1,743	1,870	1,975	2,149	2,584	2,905
Impairments	Total	Total banking book others than assessed at fair value	0	0	0	0	0	0	0	0



2018 EU-wide Stress Test: Risk exposure amounts NRW.BANK

	Actual	Restated		Baseline scenario)	ļ	Adverse scenario)
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	42,084	42,084	43,294	43,739	44,482	48,402	49,443	50,263
Risk exposure amount for securitisations and re-securitisations	1,398	1,398	1,743	1,870	1,975	2,149	2,584	2,905
Risk exposure amount other credit risk	40,686	40,686	41,551	41,868	42,507	46,253	46,859	47,359
Risk exposure amount for market risk	906	906	906	906	906	1,239	1,239	1,209
Risk exposure amount for operational risk	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194
Other risk exposure amounts	0	0	0	0	0	0	0	0
Total risk exposure amount	44,184	44,184	45,394	45,839	46,582	50,835	51,876	52,666

2018 EU-wide Stress Test: Capital

NRW.BANK

EBA EUROPEAN BANKING AUTHORITY

			Actual	Restated	1	Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	20,031	20,031	20,101	20,126	20,225	19,785	19,657	19,512
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	18,442	18,442	18,472	18,496	18,596	18,156	18,028	17,883
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	246	246	316	340	440	0	-128	-273
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	0	0	0
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	0	0	0	0	0	0	0	0
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	0	0	0	0	0	0	0	0
	A.1.3.3	Other OCI contributions	0	0	0	0	0	0	0	0
	A.1.4	Other Reserves	727	727	727	727	727	727	727	727
	A.1.5	Funds for general banking risk	858	858	858	858	858	858	858	858
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	0	0	0	0
	A.1.8	(-) Intangible assets (including Goodwill)	-30	-30	-30	-30	-30	-30	-30	-30
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	0	0	0	0
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-51	-51	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	-399	-399	-399	-399	-399	-399	-399	-399
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		0						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17 Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9		0	0	0	0	0	0	0
	A.1.21.1.2	figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	90	90	0	0	0	0	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital Of which: due to DTAs that rely on future profitability and do not arise from temporary	90	90	0	0	0	0	0	0
	A.1.22.4.1	differences	0	0	0	0	0	0	0	0
	A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0						

2018 EU-wide Stress Test: Capital

NRW.BANK

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	51	51	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	-51	-51	0	0	0	0	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,442	18,442	18,472	18,496	18,596	18,156	18,028	17,883
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,590	1,590	1,629	1,629	1,629	1,629	1,629	1,629
	A.4.1	Tier 2 Capital instruments	1,630	1,630	1,630	1,630	1,630	1,630	1,630	1,630
	A.4.2	Other Tier 2 Capital components and deductors	-1	-1	-1	-1	-1	-1	-1	-1
	A.4.3	Tier 2 transitional adjustments	-40	-40	0	0	0	0	0	0
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	в	TOTAL RISK EXPOSURE AMOUNT	44,184	44,184	45,394	45,839	46,582	50,835	51,876	52,666
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	41.74%	41.74%	40.69%	40.35%	39.92%	35.72%	34.75%	33.96%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	41.74%	41.74%	40.69%	40.35%	39.92%	35.72%	34.75%	33.96%
	C.3	Total Capital ratio	45.34%	45.34%	44.28%	43.91%	43.42%	38.92%	37.89%	37.05%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	18,402	18,402	18,472	18,496	18,596	18,156	18,028	17,883
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	18,402	18,402	18,472	18,496	18,596	18,156	18,028	17,883
	D.3	TOTAL CAPITAL (fully loaded)	20,031	20,031	20,101	20,126	20,225	19,785	19,657	19,512
	E.1	Common Equity Tier 1 Capital ratio	41.65%	41.65%	40.69%	40.35%	39.92%	35.72%	34.75%	33.96%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	41.65%	41.65%	40.69%	40.35%	39.92%	35.72%	34.75%	33.96%
	E.3	Total Capital ratio	45.34%	45.34%	44.28%	43.91%	43.42%	38.92%	37.89%	37.05%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			0	0	0	0	0	0
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	161,670	161,670	161,670	161,670	161,670	161,670	161,670	161,670
	н.2	Total leverage ratio exposures (fully loaded)	161,630	161,630	161,630	161,630	161,630	161,630	161,630	161,630
	н.з	Leverage ratio (transitional)	11.41%	11.41%	11.43%	11.44%	11.50%	11.23%	11.15%	11.06%
	H.4	Leverage ratio (fully loaded)	11.39%	11.39%	11.43%	11.44%	11.51%	11.23%	11.15%	11.06%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
	P.3	0-SII buffer	0.16%	0.16%	0.32%	0.50%	0.50%	0.32%	0.50%	0.50%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	1.42%	1.42%	2.21%	3.01%	3.01%	2.21%	3.01%	3.01%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F





2018 EU-wide Stress Test: P&L

NRW.BANK

	Actual		Baseline scenario			Adverse scenario	
(min EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	611	479	429	457	389	289	276
Interest income	4,153	3,854	3,918	4,130	4,557	4,961	5,287
Interest expense	-3,542	-3,374	-3,490	-3,673	-4,168	-4,672	-5,012
Dividend income	31	31	31	31	15	15	15
Net fee and commission income	88	88	88	88	70	70	70
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	0	-10	-10	-10	-11	-10	-10
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					0		
Other operating income not listed above, net	-103	-207	-209	-157	-182	-156	-157
Total operating income, net	626	381	328	408	282	209	195
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	15	-40	-33	-34	-94	-78	-76
Other income and expenses not listed above, net	-622	-253	-252	-257	-434	-259	-263
Profit or (-) loss before tax from continuing operations	19	88	43	117	-246	-128	-145
Tax expenses or (-) income related to profit or loss from continuing operations	-8	-8	-8	-8	0	0	0
Profit or (-) loss after tax from discontinued operations	12						
Profit or (-) loss for the year	23	80	35	109	-246	-128	-145
Amount of dividends paid and minority interests after MDA-related adjustments	10	10	10	10	0	0	0
Attributable to owners of the parent net of estimated dividends	13	70	25	99	-246	-128	-145
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No



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

NRW.BANK

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

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

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



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

NRW.BANK

		Actual								
			31/12/2017							
		Gross carrying a	Accumulated in rrying amount accumulated ch to credit risk an			nges in fair value due	Collaterals and financial			
		Of which performing	Of which no	n-performing	On performing	On non-performing exposures ³	guarantees received on non- performing exposures			
		but past due >30 days and <=90 days		Of which: defaulted	exposures ²					
(mln EUR)										
Debt securities (including at amortised cost and fair value)	47,266	0	0	0	605	0	0			
Central banks	0	0	0	0	0	0	0			
General governments	23,274	0	0	0	0	0	0			
Credit institutions	12,520	0	0	0	0	0	0			
Other financial corporations	9,062	0	0	0	506	0	0			
Non-financial corporations	2,411	0	0	0	99	0	0			
Loans and advances(including at amortised cost and fair value)	96,289	8	340	339	1,965	79	22			
Central banks	3,191	0	0	0	0	0	0			
General governments	31,107	0	0	0	0	0	0			
Credit institutions	39,152	0	0	0	0	0	0			
Other financial corporations	766	0	0	0	96	0	0			
Non-financial corporations	16,550	3	252	252	1,477	64	19			
Households	5,523	5	87	87	393	14	3			
DEBT INSTRUMENTS other than HFT	143,555	8	340	339	2,571	79	22			
OFF-BALANCE SHEET EXPOSURES	19,511		19	19	0	-8	0			

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

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

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



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

NRW.BANK

		Actual					
		31/12/2017					
		Gross carrying amount of exposures changes		ment, accumulated e due to credit risk xposures with es	Collateral and financial guarantees received on exposures with forbearance		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	measures		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		
Central banks	0	0	0	0	0		
General governments	0	0	0	0	0		
Credit institutions	0	0	0	0	0		
Other financial corporations	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	165	102	28	23	11		
Central banks	0	0	0	0	0		
General governments	0	0	0	0	0		
Credit institutions	0	0	0	0	0		
Other financial corporations	5	0	1	0	0		
Non-financial corporations	64	58	16	16	10		
Households	96	43	11	7	1		
DEBT INSTRUMENTS other than HFT	165	102	28	23	11		
Loan commitments given	0	0	0	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