

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

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



Key Metrics

Norddeutsche Landesbank - Girozentrale -

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	6,152	6,070	6,429	6,435	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,152	6,070	6,429	6,435	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	6,202	6,120	6,479	6,485	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	6,202	6,120	6,479	6,485	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,187	6,922	7,235	7,695	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,187	6,922	7,235	7,695	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	41,823	40,572	40,766	41,677	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	41,823	40,572	40,766	41,677	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.71%	14.96%	15.77%	15.44%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.71%	14.96%	15.77%	15.44%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.83%	15.08%	15.89%	15.56%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.83%	15.08%	15.89%	15.56%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	17.18%	17.06%	17.75%	18.46%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.18%	17.06%	17.75%	18.46%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	113,105	112,254	110,439	116,996	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.48%	5.45%	5.87%	5.54%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



# Leverage ratio

Norddeutsche Landesbank - Girozentrale -

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,202	6,120	6,479	6,485	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	6,202	6,120	6,479	6,485	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	113,105	112,254	110,439	116,996	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	113,105	112,254	110,439	116,996	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.48%	5.45%	5.87%	5.54%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.48%	5.45%	5.87%	5.54%	[A.2]/[B.2]	

eba European Banking Authority

2024 EU-wide Transparency Exercise Capital Norddeutsche Landesbank - Girozentrale -

			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %)	7.187	6.922	7,235	7,695	C 01.00 (4000,c0010)	Articles 4(118) and 72 of CFR
	^ A1	OWN FUNDS	6.152	6,922	6,429	6.435	C 01.00 (0020.c0010)	Attack Start / And / And Care
	A1.1	Control equity lies a CAPTIAL (active debactions and after appring control on a adjustments) Capital instruments eligible as CETS Capital (including share premium and net own capital	5,716	5.747	5.747	5.747	C 01.00 (+0020,c0010)	Atocim Jaro Line.
		instruments)					C 01.00 (9000,20010)	Ancien 26(1) points (a) and (b), 27 to 24, 36(1) point (t) and 42 of Clinit Ancien 28(1) soluti (c), 28(2) and 28(1) opints (a) and (b) of CRR
	A.1.2		1,366	1,364	1,479	1,476		
	A.1.3		-410	-410	-318	-300	C 01.00 (0180,c0010)	Atticles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4		0	0	0	0	C 01.00 (4200,c0010)	Articles 4(117) and 26(2) point (e) of CRR
	A.1.5		0	0	0	0	C 01.00 (4210,c0010)	Atticies 4(112), 26(1) point (I) and 36 (1) point (I) of CRR
	A.1.6		0	0	0	0	C 01.00 (#0230,c0010)	Atticle B4 of CRR
	A.1.7		-281	-292	-202	-172	C 01.00 (+0250,c0010)	Articles 32 to 35 of and 36 (1) point (1) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-65	-74	-73	-88	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (+0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10		0	-96	-25	-35	C 01.00 (#380,c0010)	Articles 36(1) point (d), 40 and 150 of CRR
	A1.11		0	0	0	0	C 01.00 (*0380,±0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point () of CRR
	A.1.14		0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Atticitm 4(126), 35(1) point (k) (i) and 80 to 91 of CRP; Articitm 35(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 2346 of CRP; Articins 35(1) point k) (iii) and 373(2) of CRP, Articins 35(1) point k) (iv) and 123(1) of CRR and Articins 35(1) point k) (iv) and 155(4) of CRR.
	A.1.14.1		0	0	0	0	C 01.00 (r0460,c0010)	Atticles 36(1) point (k) (l), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	$\label{eq:action} Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR$
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0450,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant levestment	0	0	0	0	C 01.00 (x0500,c0010)	$\label{eq:action} Atticher 4[27]; 36[1] point [[; 43, 45; 47; 48[1] point (b]; 43[1] to (3) and 79 of CRR$
OWN FUNDS Transitional period	A.1.18	- (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (4510,c0010)	Atticle 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-5	-4	-14	-12	C 01.00 (+0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (4514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foresseable tax charges	0	0	0	0	C 01.00 (x0515,c0010)	Article 26(1), point (0) CRR
	A1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-169	-165	-165	-180	C 01.00 (-0524,c0010)	Article 3 CRR
	A1.20	CET's capital elements or deductions - other	0	0	0	0	C 01.00 (-0529,c0010)	
	A1.21	Transtional adjustments	0	0	0	0	CA1(1116+1118+11120)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0220.c0010)	- Attcles 483(1) to (3), and 484 to 487 of CRR
							C 01.00 (+0240,c0010)	Aticles 479 and 480 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (#0520,c0010)	Acticies 469 to 472. 478 and 481 of CRR.
	A.1.21.3				0	0	C 01.00 (0530,c0010)	Antoine 664 to 472, 478 and 481 of Look
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	50	50	50	50		Article 61 of CPR
	A.2.1		50	50	50	50	C 01.00 (+0540,c0010) + C 01.00 (+0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (+0720,c0010) C 01.00 (+0550,c0010) + C 01.00 (+0700,c0010) +	
	A.2.3		0	0	0	0	C 01.00 (4050,c0010) + C 01.00 (40740,c0010) + C 01.00 (40710,c0010) + C 01.00 (40740,c0010) + C 01.00 (40744,c0010) + C 01.00 (40748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (19650,c0010) + C 01.00 (19680,c0010) + C 01.00 (19730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,202	6,120	6,479	6,485	C 01.00 (*0015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	984	803	756	1,210	C 01.00 (+0750,c0010)	Article 71 of CFR
	A.4.1		875	803	756	1,210	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		109	0	0	0	$\begin{array}{l} C \ 01.00 \ (r0910, c0010) + C \ 01.00 \ (r0920, c0010) + \\ C \ 01.00 \ (r0920, c0010) + C \ 01.00 \ (r0940, c0010) + \\ C \ 01.00 \ (r0950, c0010) + C \ 01.00 \ (r0955, c0010) + \\ C \ 01.00 \ (r0970, c0010) + C \ 01.00 \ (r0974, c0010) + \end{array}$	
	A4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r08/0,0010) + C 01.00 (r08/0,0010) + C 01.00 (r0880,c0010) + C 01.00 (r0800,c0010) + C 01.00 (r0880,c0010) + C 01.00 (r0800,c0010) +	
		Tier 2 transitional adjustments					C 01.00 (+9860,c0010)	
OWN FUNDS REQUIREMENTS	8		41,823	40,572	40,766	41,677		Amount w(20, 85, 95 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (+9010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.71%	14.96%	15.77%	15.44%	CA3 (1)	-
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.83%	15.08%	15.89%	15.56%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.18%	17.06%	17.75%	18.46%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (bully loaded)	6,152	6,070	6,429	6,435	[A1-A113-A121+MIN[A2+A113-A22- A24+MIN[A4+A22-A43,0],0]]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.71%	14.96%	15.77%	15.44%	[D.1](8-8.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440,c0040)	
(1)The fully loaded CET1 ratio is an estimate	calculated bas	ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET capital	t the reporting date are not taken into	account in this calculation.				



Overview of Risk exposure amounts

Norddeutsche Landesbank - Girozentrale -

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		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	36,255	35,145	35,275	36,254	C 02.00 (0040, c0010) ;C 07.00 (0060, c0220, s001) - C 07.00 (0110, c0220, s001) - C 07.00 (0130, c0220, s001) - C 08.01 (0044, c1200, s001) - C 08.01 (0056, c0220, s001) - C 08.01 (0050, c0280, s001) - C 08.00 (0047, c0280, s002) - C 08.01 (0056, c0280, s002, ) - C 08.01 (0050, c0280, s002) - C 02.00 (0470, c0010) - C 02.00 (0460, c020)
Of which the standardised approach	2,960	2,920	2,838	3,054	C 02.00 (r0060, c0010)-[C 07.00 (r0060, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	32,285	31,120	31,412	32,122	C 02.00 (n0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	449	444	468	516	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0280, s001) + C 08.01 (r0050, c0280, s001) + C 08.01 (r0060, c0280, s001)]
Of which equity IRB	0	2	2	2	C 02.00 (0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	687	749	663	638	C 07.00 (10580, c0220, s001) + C 07.00 (0110, c0220, s001) + C 07.00 (0130, c0220, s001) + C 08.01 (10040, c0280, s001) + C 08.01 (10050, c0280, s001) + C 08.01 (10080, c0280, s001) + C 08.01 (10040, c0280, s002) + C 08.01 (10055, c0280, s002,) + C 08.01 (10060, c0280, s002) + C 02.00 (10460, c0010))
Credit valuation adjustment - CVA	628	596	517	531	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 ((0490, c0010)
Securitisation exposures in the banking book (after the cap)	702	709	806	831	C 02.00 ((0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,354	1,192	1,556	1,531	C 02.00 ((0520, c0010)
Of which the standardised approach	211	208	278	291	C 02.00 ((0530, c0010)
Of which IMA	1,143	984	1,278	1,240	C 02.00 ((0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, c0601)*12.5+C 20.00 (10010,c0450)*12.5+MAX(C 24.00(10010, c0690),C 24.00(10010,c0100),C 24.00(10010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,101	2,101	1,864	1,864	C 02.00 (/0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (10600, c0010)
Of which standardised approach	2,101	2,101	1,864	1,864	C 02.00 ((0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	97	80	86	28	C 02.00 (r0830, c0010) + C 02.00 (r0880, c0010)
Totat	41,823	40,572	40,766	41,677	

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

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



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Norddeutsche Landesbank - Girozentrale -

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	4,618	6,386	1,781	3,616
Of which debt securities income	236	324	93	196
Of which loans and advances income	2,141	2,975	830	1,658
Interest expenses	3,831	5,334	1,491	3,035
(Of which deposits expenses)	1,120	1,594	458	917
(Of which debt securities issued expenses)	269	376	117	236
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	11	17	16	17
Net Fee and commission income	150	214	59	122
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	15	16	4	1
Gains or (-) losses on financial assets and liabilities held for trading, net	-149	145	-1	-108
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	106	-254	21	111
Gains or (-) losses from hedge accounting, net	20	19	3	15
Exchange differences [gain or (-) loss], net	9	11	-2	-1
Net other operating income /(expenses)	96	114	-6	-29
TOTAL OPERATING INCOME, NET	1,046	1,334	384	708
(Administrative expenses)	669	910	207	414
(Cash contributions to resolution funds and deposit guarantee schemes)	67	76	0	6
(Depreciation)	36	47	11	22
Modification gains or (-) losses, net	5	4	0	0
(Provisions or (-) reversal of provisions)	-3	12	11	-4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-4	3	-6
(Other provisions)	-1	16	8	3
Of which pending legal issues and tax litigation <sup>1</sup>	0	18	0	0
Of which restructuring <sup>1</sup>	0	-9	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	40	106	52	68
(Financial assets at fair value through other comprehensive income)	-1	-1	0	0
(Financial assets at amortised cost)	41	107	52	68
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	5	13	0	-1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	12	96	0	9
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	250	271	103	213
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	191	222	82	186
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	191	222	82	186
Of which attributable to owners of the parent	191	222	82	186
<sup>(1)</sup> Information available only as of end of the year <sup>(2)</sup> Easy IERS compliance having "in cell "languages of ( ) decreases of the fund for densed having risks, not" such to mode on "in a "	-	-	-	-

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

#### 2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution
Norddeutsche Landesbank - Girozentrale -

(min EUR)		As of 30/09/2023	1			As of 31	/12/2023			As of 31/0	03/2024			As of 30/0	16/2024		
			Fair value hierarch	У			Fair value hierarchy			1	Fair value hierarch	ıy			Fair value hierarct	a	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	2,532				3,422				1,922				2,904				IAS 1.54 (i)
Financial assets held for trading	7,682	48	5,566	2,068	7,395	0	5,924	1,471	471 7,680 195 6,149 1,336 8,682		8,682	1,565	5,785	1,331	IFRS 7.8(a)(ii);IFRS 9.AppendixA		
Non-trading financial assets mandatorily at fair value through profit or loss	693	258	203	232	653	264	186	202	736	266	268	203	582	246	242	93	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	10,921	1,055	9,444	423	10,708	1,117	9,187	405	10,616	985	9,302	330	10,642	4,235	6,101	306	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	88,374				87,588				87,762				86,727				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	151	0	151	1	146	0	144	2	128	0	127	127 2		0	113	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-243				-149				-155				-170				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	4,916				4,255				4,333				5,750				
TOTAL ASSETS	115,027				114,018			113,024				115,231				IAS 1.9(a), IG 6	

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

(min B	EUR)			As of 30/09/202	23					As of 31/1	12/2023					As of 31/	03/2024					As of 30/	06/2024			
		Gross carryi	ing amount <sup>(2)</sup>		Acı	cumulated impairmen	1t <sup>(7)</sup>	Gri	oss carrying amour	ıt <sup>(2)</sup>	Accu	umulated impairm	ent <sup>(2)</sup>	Gros	s carrying amount		Acc	umulated impairm	ent <sup>[7]</sup>	Gro	ss carrying amoun		Acc	umulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>3</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	increase in credi	Stage 2 Assets with significant increase in credit t risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	10,459	73	0	-1	-3	0	10,244	67	0	-1	-3	0	10,232	62	0	-1	-2	0	10,292	52	0	-1	-2	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	394	0	0	0	0	0	401	0	0	0	0	0	325	0	0	0	0	0	302	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		2,785	120	0	0	-1	0	2,809	118	0	0	-1	0	2,772	117	0	0	-1	0	2,725	112	0	0	-1	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	81,491	3,913	737	-248	-189	-234	72,268	12,051	1,071	-181	-253	-295	72,510	11,965	1,173	-196	-285	-295	71,785	11,685	1,180	-149	-307	-302	Annex V.Part 1.32, 44(a)

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

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



#### Breakdown of liabilities

#### Norddeutsche Landesbank - Girozentrale -

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	3,572	2,334	2,490	2,723	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,819	4,139	4,337	4,358	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	96,377	95,729	94,268	96,280	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives - Hedge accounting	329	385	336	307	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,227	-848	-892	-937	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,267	2,640	2,618	2,528	IAS 37.10; IAS 1.54(l)
Tax liabilities	2,154	2,079	2,092	2,092	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	738	510	735	698	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	24	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	108,030	106,968	105,984	108,073	IAS 1.9(b);IG 6
TOTAL EQUITY	6,997	7,050	7,040	7,158	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	115,027	114,018	113,024	115,231	IAS 1.IG6

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



#### **Breakdown of liabilities**

#### Norddeutsche Landesbank - Girozentrale -

(mln EUR)

			Carrying	; amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		3,884	2,705	2,728	2,817	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	17	14	98	213	Annex V.Part 1.31
	Central banks	364	27	28	28	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	331	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,078	9,405	8,285	9,505	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	717	1,663	973	2,105	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	30,101	27,505	27,693	29,223	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1,373	1,566	1,446	1,701	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	19,237	19,377	19,821	19,473	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,997	2,010	2,659	2,211	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	13,589	14,382	12,665	13,024	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,676	10,390	8,818	8,858	ECB/2013/33 Annex 2.Part 2.9.1
	Households	6,771	6,738	6,668	6,644	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	5,463	5,429	5,344	5,333	Annex V.Part 1.42(f), 44(c)
Debt securities issued		22,057	22,435	23,445	22,740	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	1,904	1,565	1,600	1,612	Annex V.Part 1.37
Other financial liabilities	Other financial liabilities		0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES	L FINANCIAL LIABILITIES		102,587	101,431	103,668	



#### Market Risk Norddeutsche Landesbank - Girozentrale -

	SA						4									IM						
			VaR (Memorand	lum item)	STRESSED VaR	(Memorandum item)		TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	(S CAPITAL CH4	RGE FOR CTP		VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	INCREMENT AND MIGR/ CAPITAL	TION RISK	ALL PRICE RIS	IKS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) × AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SV&Ravg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS Average Measure	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS Average Measure	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30/	09/2023									As of 31/12	/2023					
Traded Debt Instruments	211	208	34	6	50	19							28	9	49	20						
Of which: General risk	0	0	34	6	50	19							28	9	49	20						(
Of which: Specific risk	211	208	0	0	0	0							0	0	0	0						(
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						(
Of which: General risk	0	0	0	0	0	0							0	0	0	0						(
Foreign exchange risk	ő	ů	9	3	9	3							4	1	9	3						(
Commodities risk	0	0	0	ō	0	0							0	ō	ō	0						(
Total	211	208	40	8	51	20	0	0	0	0	0	1,143	29	10	50	20	0	0	0	0	0	984
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/06	/2024					
Traded Debt Instruments	278	291	39	14	63	22							39	13	63	27						
Of which: General risk	0	0	39	14	63	22							39	13	63	27						(
Of which: Specific risk	278	291	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						(
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	3	2	7	4							6	2	12	5						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	278	291	39	14	63	23	0	0	0	0	0	1,278	38	14	61	25	0	0	0	0	0	1,240

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



# eba Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach	
Norddeutsche Landlesbank - Ginzentrale -	Standardined Approxi-A A of 30409-2023 Vote And Approximation Approxima
Consolidated data     Consolidated     Conso	Autor         Autor         Autor           1         1,127         0         1,127
exact descenarios e substantes adata descenario de substantes adata descenario de substantes adata descenarios de sub- adata descenarios dess adata descenarios dess adata des descenarios dess adata des dessenarios dess dessenarios dessenarios de sub- dessenarios de sub- dessenario de sub- dessenarios de sub- de s	Substrate S
UNITED STATES	Statistical Sector Sect
Exact A (s) Central parameteristic restrict and a data for Additional Parameteristic restrict and a data for Additional Parameteristic Additional Parameteristic Additional Parameteristic Additional Parameteristic Additional Parameteristic Additional Parameteristic Constructional Additional Constructional Additional Constructional Co	Interstandingeneral-backbackbackbackbackbackbackbackbackback
groß (28, 14) Cantod datamanta ar catodatanta	<ul> <li><sup>10</sup> Optimizing and Sparse data, Sparse, Sparse data, Spa</li></ul>
Andread accession of the of arbitraria which search under the original of the original constraints of the original constraints of the original FRANCE FRA	



# European Banking Authority Credit Risk - Standardised Approach

Norddeutsche Landesbank - Girozentrale -

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	/12/2023	
	IminEUR, NJ	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central avernments or central banks	0		0			0		
	Regional advertements or local authorities	9		0			0		
	Public sector entities	0	0	0		0	0		
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
NETHERLANDS	of which: SME	8		0		0	0		
	Secured by mortalises on immovable property of which: SME	0		0			0		
	of which: SNE Exposures in default	0		0	0		0		
	Exposures in denaute Items associated with particularly high risk	9		0	-		0		
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eauty	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	c	
	Standardised Total <sup>2</sup>				0				
		(*) Original exposure, unlike Exposure value, is	reported before taking into account	any effect due to credit conversion	factors or creditnisk mitigation tech	niques (e.g. substitution effects).			
		(2) Total value adjustments and provisions per	country of counterparty excludes th	ose for securitisation exposures bu	t includes eleveral creditrisk adjuste	netta.			
					-				

						•			
			As of 30/09/3	1023			As of 31.	12/2023	
	(minELR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LUXEMBOURG	Canta America Canta Sanka Handra Cantan Sanka Malalan Sanka Malalan Sanka Malalan Sanka Malalan Sanka Malalan Sanka Malalan Sanka Malalan Malan Malala	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•
	Standardised Total <sup>2</sup>				0				0

account any effect due to credit conversion factors or creditrisk mitigation techniques (e.g. subs lades those for securitization exposures but includes general credit risk adjustments. . . . . .

			As of 30/09/2	023			As of 31.	12/2023	
	(minEUR, N)	Original Exposure <sup>1</sup>	Esposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central avvernments or central banks	0	0	0		0	0	0	
	Regional dovernments or local authorities	8	0	0		0	0	°.	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	8	0	0		0	0	°.	
	International Ordanisations	8	0	0		0	0		
	Institutions	129	301	301		215	209	209	
	Corporates	329	301	301		215	200	200	
	of which: SME	0		0			0		
	Retail	0		0			0		
IRELAND	of which: SME	8		0			0	, in the second s	
	Secured by mortaliales on immovable property	8		0			0	, in the second s	
	of which: SME				2			,	
	Ecosures in default Items associated with particularly high risk	8			-				
	Covered bands	8		0			0	, in the second s	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	8		0			0	, in the second s	
	Collective investments undertakings (CIU)	8		0			0	, in the second s	
	Courceve investments uncertaionigs (Cite) Equity	8		0			0	, in the second s	
	Other esposures	8		0			0	, in the second s	
	Other elisobates		Ŷ	0		Ű		, v	

<sup>(2)</sup> Original exposure, unlike Diposure value, is reported before taking left account any effect due to creat convertion factors or creditivity migratestechniques (e.g. subs) (2) Total value adjustments and provisions per country of counterparty excludes those for a sourtilization exposures but includes general creditivity adjustments.

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(mit-DUR: %)	Original Exposure <sup>5</sup>	Esposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central avvenments or central banks Resional avvenments or local authorities Public sector entities	000	0	0		0	0	0	
	Multilateral Development Banks Internation at Ordanisations	0	0	0		0	0	0	
	Institutions Corporates of which: SME	0	0	0		0	0	0	
AUSTRIA	Retail of which: SME Secured by mortulates on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default Rems associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bands Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity Other exposures	0	0	0		0 0 0	0	0	
	Standardized Teles <sup>2</sup>				0				

(2) Total val

<sup>(1)</sup> Original exposure, unlike Deposure value, in r (2) Total value adjustments and provisions per c

					Stand ardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(mb.D.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	flisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	537	537	0		454	464	0	
	Regional elvernments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	653	653	0		655	333	0	
	International Ordanisations	299	299	0		352	352	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	1	1		0	0	0	
	of which: SME Retail	0		0			0		
	Retail of which: SME			0			0		
Other Countries	Secured by mortaliates on immovable property								
	of which: SME						0		
	Exposures in default				0		0		0
	items associated with particularly high risk			0		0	0		
	Covered banda	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
	Other esposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(mb 505, %)	Original Exposure <sup>1</sup>	Esposure Value <sup>1</sup>	fisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
ITALY	Cache and account of a cache and a cache a				0	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total <sup>2</sup>				0				0

<sup>10</sup> Original angusture, while Departure what, is reported before taking into account any effectidue to credit constraint action or credit-tak imagination control action control ac



ority 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Norddeutsche Landesbank - Girozentrale -

						Standardise	ed Approach			
Consolidated in the first state of the state state of the state state of the state st				As of 31/	03/2024			As of 30	/06/2024	
Schol answards or sorted basis (Ford of answards of answards of answards (Ford of answards of answards)         1.5%         1.11         1         1.60			Original Exposure <sup>4</sup>	Exposure Value <sup>4</sup>	Risk esposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions
bits         Addition         Addition <th< td=""><td></td><td></td><td>1,726</td><td>2,112</td><td>0</td><td></td><td>2,638</td><td>3,010</td><td>0</td><td></td></th<>			1,726	2,112	0		2,638	3,010	0	
Nithin constraints         Gate         Gate <thgate< th="">         Gate         Gate<td></td><td>Regional dovernments or local authorities</td><td>13,524</td><td></td><td>8</td><td></td><td></td><td></td><td>2</td><td></td></thgate<>		Regional dovernments or local authorities	13,524		8				2	
Maximum         36         36         6         64 <th< td=""><td></td><td>Public sector entities</td><td>4,615</td><td></td><td>117</td><td></td><td>4,567</td><td>4,735</td><td>114</td><td></td></th<>		Public sector entities	4,615		117		4,567	4,735	114	
Indicator         33,88         31,86         2         37,258         37,258         32,258         32,259		Multilateral Development Banks	629	629	0		690	620	0	
Gamma         3280         2480         1480         3280 <t< td=""><td></td><td>International Ordanisations</td><td></td><td></td><td>0</td><td></td><td></td><td></td><td>0</td><td></td></t<>		International Ordanisations			0				0	
array bit is a set of the set of		Institutions							5	
Basic         0 <td></td> <td>Corporates</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		Corporates								
Consolidated data Notational data Notat			463	327	299		498	401	370	
Description anomale ano			0	0	0		0	0	0	
Lock of the Microsoft and Microsoft	Consolidated data		0	0	0		0	0	0	
Consume relativity         State         State <td>composidance data</td> <td></td> <td>25</td> <td>24</td> <td>2</td> <td></td> <td>26</td> <td>25</td> <td>2</td> <td></td>	composidance data		25	24	2		26	25	2	
Non-superformation products that has a set of the set			2	2	1		2	2	1	
na magazina fa arcentar Martina de a a a a a a a a a a a a a a a a a a			51			34	40	4	4	
Claim on Indiantina art constraints with 3 Exceptionseement         0         0         0         0         0           Calacteria involutioning undertaking CGB         11         11         7         11         11         7           bailer         602         603         1206         671         671         1009			20	10	2/		21	1/	-	
Califord Institution (CUI)         11         12         7         11         11         7           Early         633         633         1.058         677         677         108			0	0	0				0	
Country         653         653         1,055         671         671         1,050			11	11	0		11			
					1.000		471		1.060	
Standardised Total <sup>2</sup> 40,500 37,554 2,697 43 43,663 38,422 3,113										

(2) Standard blad deer net beckele the securituation position unlike in the results prior to the 2009 exercise. (2) Only the rest minute counties are disclosed. These have been selected under the bibleing rule: Counties of counterparty covering up to 20% of total original exposure or Top 10 countries ranked by original exposure.

					Standardise	4 4			
					scandardise	ro Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(minD4, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk esposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Esposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central eovernments or central banks	1,292	1,678	0		2,278	2,658	0	
	Regional governments or local authorities	13,502	14,527 4,441	1		13,390	14,269	1	
	Public sector entities	ەدىرە م	4,441	0		6,215	4,300	0	
	Multilateral Development Banks International Organisations		0	0		0		0	
	Institutiona	15.981	11.683	2		17.396	12.090	5	
	Corporates	1,876	1,229	1,185		1,909	1,318	1,279	
	of which: \$14E	463	327	299		498	401	370	
	Retail	0	0	0		0	0	0	
GERMANY	of which: SME	0	0	0		0	0	0	
OLIVIANI	Secured by mortgages on immovable property	15	15	5		16	16	6	
	of which: SME	2	2	1	34	2	2	1	7
	Exposures in default Items associated with particularly high risk	42	12	27	ĸ	20	4		
	Covered bonds			1/				10	
	Claims on institutions and corporates with a ST credit assessment			0				0	
	Collective investments undertakings (CIU)	0	0	0		0		0	
	Easity	660	650	1,048		663	665	1,051	
	Other exposures	81	81	90		81	81	89	
	Standardised Total <sup>2</sup>				41				x

ents and provisions per country of counterparty excludes those for securilisation exposures but includes general credit risk adjustments.

						ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(min 10,6, %)	Original Exposure <sup>5</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central advernments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	22	22	7		20	20	6	
	Public sector entities	357	356	117		350	342	114	
	Hultilateral Development Banks International Organisations	0	0	0		0	°	0	
	International Organisations Institutions		0	0		0		0	
	Corporates	141		10		116	78	78	
	of which: SME	0		0		0		0	
	Retail	0	0	0		0	0	0	
UNITED STATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortalizates on immovable property	2	2	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	°	0	
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0		
	Collective investments undertakings (CIU) Equity	1	1	1		1	1	1	
	Cliner exposures								
	Standardised Total <sup>2</sup>		-		1				1

Т

n, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk milipation technique trends and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

			As of 31/	03/2024			As of 30	/06/2024	
	(min 514, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Rectional dovernments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks		0	0		0		0	
	International Organisations		0	-		0		0	
	Institutions	0	0	0		0	0	0	
	Corporates	457	442	54		499	422	87	
		0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
UNITED KINGDOM	of which: SME Secured by martalates on immovable property		0	0		0		0	
	of which: SHE	°	0	0		0		0	
	Exposures in default		0	-	0	0		0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakinss (CIU)	0	0	0		0	°.	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				
		(1) Original exposure, unlike Expo	ure value, is reported before taking	into account any effect due to cred	it conversion factors or creditrisk m	iligation techniques (e.g. substituti	on effects).		

oure value, in reported before taking into account any effect due to credit convenien factors or credit nix milipation incheiques (e.g. substit provisions per country of counterparty excludes those for accuritization exposures but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31	/03/2024			As of 30	/06/2024	
	(minLUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Contral anomana in a contral kan's Androd commans in a contral kan's Androd commans in a contral Balancian Contral and Contral Balancian Contral and Contral and Contral Balancian Contral and Contral and Contral Balancian Contral and Contral and Contral and Contral Contral and Contral and Con				•		6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•
1	Standardised Total <sup>2</sup>								0

(1) Original exposure, unitive Expersars usue, its reported infrare taking lette account any wheet that the credit convention factors or constitution integration to droke upon (a) Total value a guarant and previous per country of constraining integrating in technologies (a)
 (2) Total value a guarant and previous per country of constraining integrating in technologies (a)

eba European Banking Authority	2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach Norddeutsche Landesbank - Girazentrale -								
		Original Exposure <sup>1</sup>	As of 31 Exposure Value <sup>1</sup>	103/2024 Risk exposure amount	Value adjustments and	ad Approach Original Exposure <sup>1</sup>	As of 30 Exposure Value <sup>1</sup>	/06/2024 Risk exposure amount	Value adjustments and
NETHERLANDS	Contract and the last      Contract and the last      Contract and the last      Contract and the last      Contract      Contreand      Contract      Contract      Contract      Contract				precision <sup>2</sup>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			previolen <sup>4</sup>
	Stendardhed Toba <sup>9</sup>	(1) Original exposure, unlike Expo	sure value, is reported before taking ovisions per country of counterpart	into account any effect due to cre	exposures but includes general crec	nitigation techniques (e.g. substitut	ion effecta).		0
	(min C.B., %)	Original Exposure <sup>1</sup>	As of 31 Exposure Value <sup>1</sup>	103/2024 Risk esposure arrount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	As of 30 Exposure Value <sup>1</sup>	/06/2024 Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LUXEMBOURG	Cardial consensation for united lasts's Method consensation of an elaboration of the elaboration of the elaboration of the elaboration of the elaboration of the elaboration of the elaboration of an elaboration of an elaboration of an elaboration of the elaboration of the elaboration of the elaboration of the elaboration of the elabora	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•				
	Standardixed Todal <sup>2</sup>				di conversion factors er creditrisk r reposures but includes general crec Standardice		ian effecta).		•
	(ta10, %)	Original Exposure <sup>1</sup>	As of 31 Exposure Value <sup>1</sup>	03/2024 Risk exposure arrount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	As of 30 Exposure Value <sup>1</sup>	rð6/2024 Risk exposure amsunt	Value adjustments and provisions <sup>2</sup>
IRELAND	Certific anomenants or universe lands ' Marine a conservation of anomenant Marine a conservation of anomenant Marine anomenant of anomenant Marine anomenant of anomenant Marine anomenant of anomenant Conservation of anomenant of anomenant Secured to molecular anomenant Secure	0 0 0 137 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 246 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0	0 0 0 245 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 224 0 0 0 0 0 0 0 0 0 0 0 0 0 0	234 24 25 25 25 25 25 25 25 25 25 25 25 25 25	
	Covered bonds Covered bonds Claims on institutions and corporates with a ST credit assessment Collective lewstments undertakings (CIU) Exail	0 0 0	0	0		0	0	c c	
	Other exposures	0	0			0	0	c c	
	Offer encours Standardhood Toog <sup>2</sup>	(1) Original exposure, unlike Expo	sure value, is reported before taking	into account any effect due to cre excludes those for securitisation	dit conversion factors or creditrisk r exposures but includes general cred	0 O nitigation techniques (e.g. substituti it risk adjustments. 2d Approach		6 6	o 0
	Ohn ranson Handurland Inda <sup>®</sup>	(1) Original exposure, unlike Expo (2) Total value adjustments and pr	sure value, is reported before taking valuions per country of counterpart As of 31	into account any effect due to cre excludes those for securitisation 03/2024	di convenientacioni er creditrisk m mposurent bet includen general cred Standardise Video activistmento and	nägation techniques (e.g. substitut Itrisk adjustments. ed Approach	ion effects). As of 30		O Vilue adjoitments and
AUSTRIA	EVERAL ST Sona answers and a stand that Sona answers and the stand that Packet use entropy Radium and the stand that Radium and the stand that Radium and the stand that Radium and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand the stand the stand that and Radium and the stand the stan	(1) Original exposure, unlike Expo	rure value, is reported before taking ovisions per country of counterpart	into account any effect due to cre excludes those for securitisation	dit convenion factors er credit risk in nyposaves bat includes general cred Standardise	nitigation techniques (e.g. substitut It risk adjustments.	ion effects).	C C C C C C C C C C C C C C C C C C C	Value adjudicents and granulation
AUSTRIA	1980, %) Central memoranean or united batts Marcine da consensations Marcine da consensations	(c) C) experiment, which expenses, which experiments are proported by the second experiment of the second experiment o	are value, programmer la hore here have and an experimentation of the Copyressence Values <sup>2</sup>	ne concer applied name to be which the top	di convenientacioni er creditrisk m mposurent bet includen general cred Standardise Video activistmento and	eligioni tricinger (e.g. elimitat in degeneration of degeneration Original Expenses <sup>1</sup> Original Expenses <sup>1</sup> Original Expenses <sup>1</sup> Original Expenses <sup>1</sup> Original Expenses <sup>1</sup> Original Original Ori	As of 20 Crosses Value <sup>4</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Yaa algomoo ya
AUSTRIA	EVERAL ST Sona answers and a stand that Sona answers and the stand that Packet use entropy Radium and the stand that Radium and the stand that Radium and the stand that Radium and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand the stand the stand that and Radium and the stand the stan	(c) C) experiment, which expenses, which experiments are proported by the second experiment of the second experiment o	a constant, en que faire	ne concer applied name to be which the top	Elizaben de la contra de la con	eligioni tricinger (e.g. elimitat in degeneration of degeneration Original Expenses <sup>1</sup> Original Expenses <sup>1</sup> Original Expenses <sup>1</sup> Original Expenses <sup>1</sup> Original Expenses <sup>1</sup> Original Original Ori	A of 32 Conservations Conservation		Viai sąkonow jed przesasi orodowie w obiekty przesasi orodowie w obiekty orodowie w obiekty obiekty orodowie w obiekty obiekty orodowie w obiekty obiekty orodowie w obiekty obiekty obiekty orodowie w obiekty obiekty obiekty obiekty obiekty obiekty obiekty orodowie w obiekty obie
AUSTRIA	In the second se	(i) Operations, nichtigen der      (ii) Operations, nichtigen der      (iii) Operations, nichtigen der      (iiii) Operations, nichtigen der      (iiiiiii) Operations, nichtigen der      (iiiii) Operations, nichtigen der      (iiiii) Operations, nichtigen der      (iiiii) Operations, nichtigen der      (iiii) Operations, nichtigen der      (iiiii) Operations, nichtigen der      (iiii) Operations, nichtigen der      (iiii) Operations, nichtigen der      (iiii) Operations, nichtigen der      (iiii) Operations, nichtigen der      (iiiiii) Operations, nichtigen der      (iiiii) Operations, nichtigen	en en elle, se que la factoria de la	des causes of public data to the second state of the second state	Elizaben de la contra de la con	digenerational by a while and advances. Organization of a second second second of a second second second second second second of a second seco	A of 32 Conservations Conservation	Rub exposure annual	<ul> <li>A standard and a stand</li></ul>
AUSTRIA	EVERAL ST Sona answers and a stand that Sona answers and the stand that Packet use entropy Radium and the stand that Radium and the stand that Radium and the stand that Radium and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand that and Radium and the stand that and the stand the stand the stand that and Radium and the stand the stan	It of get any entitle of the second sec	and with a spectra with the second and the spectra of the second and the second a	des caused angel data data des	Linearch de la de	dependence of a plantation of a second secon	A of 50	But equery armset	yanoman <sup>a</sup>
	EUDER N      Control exercements or calculate table     Control exercements or calculate table     Control exercements of calculate     Control exercements of calculate     Control exercements of calculate     Control exercements of calculate     Control exercements     Control exercement	It of get any unit legal of the second	A of 13	An example and the data the set of the set o		af agrono hay a white a dispension. A second and a second	A of 33	But equery armset	yanoman <sup>a</sup>
	EVER V      Control enversements or catalogues     Control enversements or catalogues     Control enversements of catalogues     Control enversements     Control enversement     Control enver	It of get any unit legal of the second		An example and the data the set of the set o		eigenschaupten, bis dental eine de generation eigenschaupten, bis dental eigenschaupten, bis dental eigenschau	A of 32	But equery armset	yanoman <sup>a</sup>
		It of get any unit legal of the second		des conservations de la des tars des			A of 35	Pair a space or meters I	yanoman <sup>a</sup>
	In Star V ( Second and Second an	It of get any unstational of the second	are via la, a suger table in the first sector of the secto	As a constraint of the data is a set of the data is		eigenschapten bij kentel eigenschaptensch Eigenschaptenschaptensch Eigenschaptens	A of 33	Philosophic and the second sec	

i value adjustments and previsions per country of counterparty excludes those for securitization exposures but includes general creditrisk adjustment

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

								IRB Ap	proach					
						30/09/2023								
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments		Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central ban Institutions	its and central governments	5,154 7,556	0	5,839 6.151	1,712	0	0	4,617 6,885	0	5,281 5,740	1,732	0	0
	Corporates		7,556	1 809	6,151 63,729	1,578 29,562	0	13 561	6,885	1 1.297	5,740	1,609 28,428	0	12 483
	Corporates	Corporates - Of Which: Specialised Lending	27.242	254	23.661	10.380	0	130	27,854	415	24,289	10,495	0	40.3
		Corporates - Of Which: SME	5.198	38	4 373	1.715	0	45	5.195	38	4 388	1.697	0	44
	Retail		2.857	11	2,848	449	16	10	2.822	11	2.814	444	17	10
		Retail - Secured on real estate property	1,563	5	1,562	192	8	4	1,580	5	1,559	192	8	4
Consolidated data		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	1,563	5	1,562	192	8	4	1,560	5	1,559	192	8	4
		Retail - Qualitying Revolving	406	0	408	13	1	0	403	1	405	13	1	0
		Retail - Other Retail	888	6	878	244	8	6	859	6	850	239	8	6
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	S	Retail - Other Retail - Of Which: non-SME	888	6	878	244	8	6	859	6	850	239	8	6
	Equity Other near c	redit-obligation assets	0	•	0	561	0		°	0	0	2 659	0	
	IRB Total <sup>2</sup>	nor-sequentines				33.863						32.874		

(2) IBE Total does not include the Securituation position unlike in the nexts prior to the 2019 exercise.
(2) DBE Total does not include the Securituation position unlike in the next prior to the 2019 exercise.
(2) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 20% of total original exposure or Top 10 countries.

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	ixposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments Institutions	1,162	0	1,169	1,097	0	0 13	1,130 4,322	0	1,118 3,271	1,099	0	0
	Corporates	47,608	516	38,416	17,505	0	373	47,139	907	38,147	16,393	0	355
	Corporates - Of Which: Specialised Lending	8,239	47	7,252	2,818	0	41	8,093	53	7,061	2,798	0	38
	Corporates - Of Which: SME Retail	4,426 2,857	38 11	3,672 2,848	1,475	0	42 10	4,464	38	3,685 2,814	1,451	0	41
	Retail - Secured on real estate property	1.563	5	1.562	192	8	4	1.560	5	1,559	192	8	4
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	1,563	5	1,562	192	8	4	1,560	5	1,559	192	8	4
	Retail - Qualifying Revolving Retail - Other Retail	406 888	0	408	13 244	1	0	403 859	1	405 850	13 239	1	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	888		878	299	8	6	859	6	850	0	8	
	Retail - Other Retail - Of Which: non-SME	888	6	878	244	8	6	859	6	850	239	8	6
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

				As o	130/09/2023					As o	31/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	954	0	942	67	0	0	894	0	883	66	0	0
	Institutions	106	0	106	26	0	0	137	0	137	34	0	0
	Corporates	3,499	0	2,933	1,974	0	7	3,878	0	3,167	1,983	0	7
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,954	0	2,428	1,581	0	7	3,376	0	2,723	1,572	0	6
	Corporates - Of Which: SME 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	ő	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Tetat												

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	ixposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min 53/97, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and previsions
	Central banks and central governments	62	0	62	14	0	0	68	0	66	15	0	0
	Institutions	58	0	58	36	0	0	101	0	101	19	0	0
	Corporates	3,940	57	3,816	1,326	0	62	3,962	28	3,820	1,373	0	6
	Corporates - Of Which: Specialised Lending	3,308	0	3,144	1,002	0	6	3,404	28	3,250	1,067	0	5
	Corporates - Of Which: SME	25	0	25	9	0	0	25	0	22	8	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
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
onneo anoborr	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
	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
	Equity Other nen credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value.		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	209	32	0	0	0	0	206	32	0	0
	Institutions	683	0	683	80	0	0	540	0	540	71	0	0
	Corporates	3,742	41	3,131	1,238	0	22	3,885	44	3,224	1,304	0	22
	Corporates - Of Which: Specialised Lending	2,595	41	2,204	754	0	4	2,580	44	2,154	791	0	4
	Corporates - Of Which: SME	24	0	24	8	0	0	23	0	23	8	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
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
THANGE	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

# 2024 EU-wide Transparency Exercise

Norddeutsche Landesbank - Girozentrale -

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	147	0	168	7	0	0	149	0	170	7	0	0
	Institutions	131	0	110	24	0	0	141	0	120	25	0	0
	Corporates	2,827	0	2,783	1,110	0	17	2,961	0	2,917	1,156	0	16
	Corporates - Of Which: Specialised Lending	1,379	0	1,354	552	0	8	1,471	0	1,434	577	0	8
	Corporates - Of Which: SME	214	0	201	88	0	3	213	0	213	93	0	3
	Retail	0	0	0	0	0	0		0	0	0	0	
	Retail - Secured on real estate property Rotail - 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: SME 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
	Retail - Other Retail	0		0	0	0	0		0	0		0	
	Retail - Other Retail - Of Which: SME	0		0		0	0		0	0	ě	0	
	Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: non-SME	0		0		0	0		0	0	ě	0	0
	Robal - Other Robal - Of Which: non-SME Equity	0		0	0	0	0		0	0	ň	0	
	Other non-credit-obligation assets		Ű					, i	0				
	IRB Total												
		(1. m. )			re takine into account any eff								

								IRB Ap	proach					
					As of	30/09/2023						31/12/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure		Value adjustments		Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central bank Institutions	and central governments	903	0	903	0	0	0	384	0	384	0	0	0
	Corporates		2,541		2.517	1.130	0	0	2.468	0	2.444	1.150	0	
	Corporates	Corporates - Of Which: Specialised Lending	1.047		2,517	530	0	1	2,468	9	833	434	0	1
		Corporates - Of Which: SME	87	0	87	23	0	0	47	0	47	12	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
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG			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	8	0	0	8	0	0	
	Equity	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0		0	0	2	0	
		dit-obligation assets	0	Ű	0	0	0	0		0	0		0	÷
	IRB Total													1
I	THE RESEL													

							IRB Ap	proach					
				As of	30/09/2023						31/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(rels EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 44	0	0	0	0	0	0 55	0	0	0	0	0
	Corporates	2.436	45	2.280	1.201	0	0	2.493	42	2.309	1.004	0	
	Corporates - Of Which: Specialised Lending	1,846	45	1,601	666	0	4	2,020	42	1,749	748	0	4
	Corporates - Of Which: SME	79	0	79	37	0	0	78	0	78	38	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
IRELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
INCLAIND	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualitying 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
1	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	Unter nen creat-acujuson assers IRB Total												

							IRB Ap	proach					
				As of	130/09/2023					Aso	131/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min DJR, %)		Of which:	Value		Of which:	and provisions		Of which:	Vatoe		Ofwhich:	and provisions
		572	detautted			defaulted		622	defaulted	754		defaulted	
	Central banks and central governments Institutions	572	0	694 81	17	0	0	622	0	754	13	0	0
	Corporates	78		81	350	0	0	973	0	77 717	13 319	0	0
	Corporates Corporates - Of Which: Specialised Lending	85		85	29	0	2	88	0	88	34	0	2
	Corporates - Of Which: SME	67	ő	67	15	0	0	66	0	65	15	0	
	Retail	0,	ő	0,		0	0	0.0	0	0.		0	
	Retail - Secured on real estate property	0	ő	0	0	0	0		0	0	ő	0	
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
1	IDE Tensi												

(via SUR, %) central governments	Original 57 0	Exposure <sup>1</sup> Of which: defaulted 0	Exposure Vatue <sup>1</sup>	1 30/09/2023 Risk exposure	amount Of which:	Value adjustments and provisions	Original I	ixposure <sup>1</sup>	As o Exposure Value <sup>1</sup>	31/12/2023 Risk exposure	amount	Value
		Of which:	Value <sup>1</sup>	Risk exposure		adjustments	Original I	òposure <sup>1</sup>		Risk exposure	amount	
	57 0				Of which:	and provisions						adjustments
central governments	57	0			defaulted			Of which: defaulted	Vatue		Of which: defaulted	and previsions
	0		57	7	0	0	48	0	48	6	0	0
		0	0	0	0	0	0	0	0	0	0	0
	2	0	27	8	0	0	2	0	25	2	0	0
reporates - Of Which: Specialised Lending reporates - Of Which: SME	0		8	0	0	0		0	0		0	
Iponaius - Of Which: SME	0		0	0	0	0		0	0		0	
rtail - Secured on real estate property	0		0	0	0	0		0	0		0	
Retail - Secured on real estate property - Of Which: SME	0	ő	0	0	0	0	ő	0	0		0	ő
	0		0	0	0	0		0	0		0	
stail - Qualitying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
tail - 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
	0	0	0	0	0	0	0	0	0	0	0	0
bligation assets												
rtait-C	Other Netsil Rotail - Other Rotail - Of Which: SME Rotail - Other Rotail - Of Which: non-SME Son assets	Coulding Movining 0 Other Reall 0 Real-Other Real-Of Which: SHE 0 Real-Other Real-Of Which: non-SHE 0 Real-Other Real-Of Which: non-SHE 0 Real States	Qualifying Methodshing         0         0           Reduit - Other Reduit - Of Which-Lottel         0         0           Adult - Other Reduit - Of Which-Lottel         0         0           Adult - Other Reduit - Of Which-Lottel         0         0           Bear and the Method         0         0           Bear and the Method         0         0	Quadrage travening         0         0         0           Indian - Orificits - Steff         0         0         0         0           Indian - Orificits - Steff         0         0         0         0         0           Indian - Orificits - Steff         0         0         0         0         0         0           Indian - Orificits - Steff         0         0         0         0         0         0           Indian - Orificits - Steff         0         0         0         0         0         0           Indian - Orificits - Steff         0         0         0         0         0         0           Indian - Orificits - Steff         0         0         0         0         0         0	Quadrage devicesing         0         0         0         0           Marci: Toring hand: - Of Window devicesing         0         0         0         0         0           Marci: Toring hand: - Of Window devicesing         0         0         0         0         0         0           Marci: Toring hand: - Of Window devicesing         0         0         0         0         0           Marci: Toring hand: - Of Window devicesing         0         0         0         0         0	Quadrage conversion         0	Quarting from the constraint         0	Quadrage converts         0         0         0         0         0         0         0         0           Real: On Real: Of Wards, toop Set         0 <td< td=""><td>Quadrage constraint         0</td><td>Output         O<td>Quartyret convert         0</td><td>Quartyat (structure)         0</td></td></td<>	Quadrage constraint         0	Output         O <td>Quartyret convert         0</td> <td>Quartyat (structure)         0</td>	Quartyret convert         0	Quartyat (structure)         0

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	297	0	297	185	0	0	315	0	315	195	0	0
	Institutions	0	0	0	0	0	0	1	0	1	1	0	0
	Corporates	763	0	611	213	0	0	785	0	661	261	0	0
	Corporates - Of Which: Specialised Lending	726	0	574	191	0	0	750	0	625	239	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
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0		0	0	0	0		0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0		0	
	Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: non-SME	0		0	0	0	0		0	0		0	
	Kotat - Other Kotat - Of Which: non-SME Equity	0		0	0	0	0		0	0	ě	0	
	Equity Other non credit-obligation assets	0		0	~				0		, v		- ·
	Unier nen credit-deugebon assers IRB Tetal												
		(1) Original exposu	e, unlike Exposure vi	ilue, is reported befo	re taking into account any eff	lect due to credit co	twinsion factors or cr	redit risk mitigation t	echniques (e.g. subs	titution effects).			

Credit Risk - IRB Approach

# 2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach Norddeutsche Landesbank - Girozentrale -

							IRB Ap	proach					
											1 30/06/2024		
		Original I	ixposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	vabe		Of which: defaulted	and provisions		Of which: defaulted	VADE		Of which: defaulted	and provisions
	Central banks and central governments Institutions Coroorates	4,837 7,156 76,953	0 1 1.373	5,333 5,968 64,762	1,897 1,845 28.633	0	0 12 636	4,301 7,130 78.061	0 1 1.339	4,959 5,856 65,728	1,745 1,595 29,319	0 0 0	0 12 602
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	27,789 5,254	383 46	24,138 4,407	10,435 1,703	0	155 47	28,566 5,213	315 42	24,710 4,405	10,951 1,689	0	140 47
	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	2,778 1,491 0	14 6 0	2,772 1,491 0	468 191 0	21 10 0	10 3 0	2,751 1,496 0	16 7 0	2,734 1,495 0	516 256 0	24 11 0	9 4 0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	1,491 401	6 1	1,491 403	191 13	10 1	3	1,496 400	7	1,495 396	256 13	11 0	4 0
	Ratail - Other Ratail Ratail - Other Ratail - Ot Which: SME Ratail - Other Ratail - Of Which: non-SME	886 0 886	7 0 7	878 0 878	264 0 264	10 0	6 0 6	855 0 855	8 0 8	843 0 843	247 0 247	12 0 12	5 0 5
	Equity Other non-credit-obligation assets	1	0	1	2 555	0	-	1	0	1	2 560	0	
	IRB Total <sup>2</sup>				33,000						33,737		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to could conversion factors or could (2) IRB Total does not include the Securitization position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of	31/03/2024					As of	30/06/2024		
		Original	ixposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	1,078	0	1,101	1,100	0	0	794	0	901	1,112	0	0
	Institutions	4,459	1	3,380	1,212	0	12	4,742	1	3,576	1,241	0	12
	Corperates	47,390	942	38,371	16,547	0	484	47,180	965	38,172	16,444	0	458
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	7,986	38	6,915 3.717	2,681 1,458	0	47	8,045	24	6,906 3,705	2,745		39 46
	Retail	4,536	14	2,772	1,456	21	10	2,751	42	2,734	516	24	
	Retail - Secured on real estate property	1.491	14	1,491	191	10	10	1,496	10	1,495	256	11	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0				1,400		1,445	2.50		0
GERMANY	Retail - Secured on real estate property - Of Which: DVC	1.491		1.491	191	10		1.496	2	1.495	256	11	
	Retail - Qualifying Revolving	401	1	403	13	1		400	1	396	13		0
	Retail - Other Retail	885	7	878	264	10	6	855	8	843	247	12	5
	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	886	7	878	264	10	6	855	8	843	247	12	5
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original events	ure unlike Firms	revalue is renorder	before taking into accourt	t new officer due to	contit competing fr	octour or could de	milliontino tachais	mostic a substituti	en offecte)		

				As of	31/03/2024					As o	30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure	amount	Value adjustments	Original E	isposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	valle		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
	Central banks and central governments	891	0	879	68	0	0	950	0	937	63	0	0
	Institutions	354	0	354	87	0	0	173	0	173	40	0	0
	Corporates	3,865	0	3,154	1,888	0	9	4,207	0	3,428	2,192	0	8
	Corporates - Of Which: Specialised Lending	3,275	0	2,636	1,483	0	9	3,605	0	2,869	1,726	0	8
	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
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
											1 30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
	Central banks and central governments	68	0	66	15	0	0	0	0	0	0	0	0
	Institutions	101	0	101	23	0	0	108	0	108	19	0	0
	Corporates	3,883	28	3,750	1,389	0	5	4,267	28	4,124	1,515	0	4
	Corporates - Of Which: Specialised Lending	3,390	28	3,219	1,131	0	4	3,622	28	3,429	1,238	0	4
	Corporates - Of Which: SME	13	0	2	3	0	0	13	0	10	3	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
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONTED KINODON	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
1	Equity Other non-credit-abligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												
		(1) Original expos	ure, unlike Exposu	ure value, is reporte	d before taking into accour	t any effect due to	credit conversion fa	actors or credit ris	emitigation technic	ques (e.g. substitut	ion effects).		

							IRB Ap	proach					
											130/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VADE		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
FRANCE	Cardia basis and cardiar generates to instructions Carponone. Of Yohen's free classification (and Carponone. Of Yohen's free classification (and Carponone. Of Yohen's Second on and cardiar property). Factor Cardiar Parket Read: Cardiar Read Read: Cardiar Read	0 489 3,854 2,554 23 0 0 0 0 0 0 0 0 0 0 0 0 0	0 38 38 0 0 0 0 0 0 0 0 0 0 0 0	223 470 3,237 2,143 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	35 72 1,315 772 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 34 15 0 0 0 0 0 0 0 0 0	49 486 4,087 2,359 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39 39 0 0 0 0 0 0 0 0 0 0 0	230 488 3,477 2,243 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0	37 75 1,520 789 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 333 15 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

# 2024 EU-wide Transparency Exercise

Norddeutsche Landesbank - Girozentrale -

							IRB Ap	proach					
				As of	31/03/2024						( 30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	vabe		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
	Central banks and central governments	148	0	167	7	0	0	149	0	168	6	0	0
	Institutions	131	0	112	24	0	0	120	0	101	19	0	0
	Corporates	3,124	0	3,075	1,145	0	18	3,150	0	3,114	1,182	0	18
	Corporates - Of Which: Specialised Lending	1,514	0	1,477	569	0	11	1,500	0	1,487	583	0	11
	Corporates - Of Which: SME Retail	214	0	214	93	0	1	258	0	258	105	0	1
	Petat. Retail - Secured on real estate property		0	0		0		0	0		0		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	ů.	0	0		0	0	0	0		0		0
NETHERLANDS	Retail - Secured on real estate property - Of Which: on-SME	č	0	0				0	0	ő	0	ő	0
	Retail - Qualifying Revolving	č	0	0				0	0	ő	0	ő	0
	Retail - Other Retail	ő	0	0	ő	0	ő	0	0	ő	0	ő	0
	Retail - Other Retail - Of Which: SME		0	0		0	0	0	0		0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0		0	0	0	0		0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				Aso	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	557	0	557	0	0	0	538	0	536	0	0	0
	Institutions Corporates	2.647	67	2,655	1.129	0	0	2.837	0 64	2,865	1.239	0	8
	Corporates Corporates - Of Which: Specialised Lending	1.049	67	2,055	502	0	2	1.071	0	2,865	523		9
	Corporates - Of Which: SME	47	0	47	12	0		10	0	10	3		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
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	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
1	Retail - Other Retail - Of Which: SME	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
	Equity Other non credit-obligation assets	1	0	1	2	0	0	1	0	1	2	0	0
	Other non-credit-belogation assets												
	IVB Total												

							IRB Ap	proach					
				Aso	31/03/2024						130/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
IRELAND	Central banks and central generations bankstame Corporation Corporation Corporation Corporation Corporation Corporation Medial	0 62 2,431 1,944 74 0 0 0 0 0 0 0	0 34 36 0 0 0 0 0 0 0 0	0 62 2,301 1,899 74 0 0 0 0 0 0 0 0 0	0 994 739 34 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0		0 27 2,090 1,820 7/4 0 0 0 0 0 0 0 0 0	0 47 47 0 0 0 0 0 0 0	0 27 2,047 1,376 7,4 0 0 0 0 0 0 0 0	0 8 795 555 33 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	005500000000
	Natait - Of Which: non-SME Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0		0
	IRB Total												

							IRB Ap;	proach					
				Aso	31/03/2024					As of	30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure	amount	Value adjustments	Original	teposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Vatue		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	740	0	740	0	0	0	512	0	635	54	0	0
	Institutions	96	0	96	11	0	0	82	0	82	10	0	0
	Corporates Corporates - Of Which: Specialised Lending	861 87	0	749	269 22	0	2	997 87	0	690 87	248 24		2
	Corporates - Of Which: SME	66	0	66	15	0		65	0	65	14		0
	Corporates - Or Writen: SPIE	60	0	66	15	0		65	0	60	14		0
	Retail Retail - Secured on real estate property	, in the second s	0	0	0	0		0	0		0		0
	Retail - Secured on real estate property - Of Which: SME		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
	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
1	Retail - Other Retail - Of Which: non-SME	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
1	Other non credit-obligation assets												
	IRS Total												

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

							IRB Ap	proach					
				As o	31/03/2024					As o	1 30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value
	(min EUR, %)		Of which: defaulted	Value <sup>5</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>3</sup>		Of which: defaulted	and provisions
	Central banks and central governments	47	0	47	6	0	0	48	0	48	6	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	19	4	0	0	0	0	17	3	0	0
	Corporates - Of Which: Specialised Lending 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	č	0	0		0		0	0	ő	0	ő	0
	Retail - Secured on real estate property - Of Which: SME	ň	0	0	0	0	0	0	0	ő	0		0
Other Countries	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0		0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	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 Other non credit-soligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	1 30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value"		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	316	0	316	196	0	0	311	0	311	193	0	0
	Institutions	4	0	4	2	0	0	10	0	10	5	0	0
	Corporates	794	0	626	246	0	0	829	0	721	281	0	0
	Corporates - Of Which: Specialised Lending	759	0	592	222	0	0	863	0	685	266	0	0
	Corporates - Of Which: SME Retail		0	0		0	0	0	0	°.	0		0
	Retail - Secured on real estate property		0	0		0		0	0		0		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		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
	Retail - Qualifying Revolving		0	0		0		0	0		0		0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IR8 Total												
		(1) Original expos	ure, untike Exposu	re value, is reporte	d before taking into accoun	t any effect due to	credit conversion f	actors or credit ris	k mitigation technic	ques (e.g. substitut	ion effects).		



						Norde	leutsche Landesbank - Giro	zentrale -						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	ice sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0·3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10V-more Total	Austria	22 22 22 22 20 24 24 24 24 24 24 24 24 24 24 24 24 24	0 0 7 27 2 2 2 0 0 0 0 20 0 20 2 2442 2 442 2 622			0 0 0 0 129 0 129	0 27 2 0 20 20 442 442			0 0 0 0 0 0 0	0 0 0 0 0 0 0			
0 - 3MI [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ ] 100' - more Total	Belgium		0 0 0 0 0 0 0 2 12 0 0 5 106	0 0 0 0 0 0 0			0 0 0 0 0 0 106			0 0 0 0 0 0 0 0 0 0 0				48
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Czech Republic													
[0-3M[ [3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [34-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



						Nordo	deutsche Landesbank - Giro	zentrale -						
							As of 31/12/2023							
						Dire	ct exposures							
	(mIn EUR)		_	On balance sh	neet				Derivat	tives		Off balar	nce sheet	
												Off-balance st	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Finland	0 22 22 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 25 20 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 25 20 0 0 0 0	0 0 0 0 0 6 0							5
(0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 3Y - 5Y] [ 10Y - more Total	France													
10 - 3M 1 3M - 1Y 1 [ 1Y - 2Y 1 [ 2Y - 3Y 1 [ 3Y - 5Y 1 [ 5Y - 10Y 1 [ 10' - more Total	Germany	264 1,12 964 87 1,655 1,633 7,065 1,374 1,374				33 713 541 191 884 130 574	307 423 663 772 1,705 6,492	3 2 1 5 7 7	0 0 1 329 2 400 7 251 3 489 671 3 314	0 -1 -12 -74	5 0 100 36 105 788 1,034	24 0 0 0 16 379 420		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [3Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Italy	00000000000000000000000000000000000000	89			0 0 0 0 159 85 244	0 0 0 0 57 0 57							195



						Nordd	eutsche Landesbank - Giro	zentrale -						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	leet				Derivat	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure arrount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Totate arrying amount of non- derivative infinancial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Latvia	0 0 3 0 14 0 0 0	0 0 3 0 14 0 0				0 0 3 0 14 0 0 0					000000000000000000000000000000000000000		5
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Lithuania													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 0 0 0 0 0 2 2 2 2	0 0 0 62 29 29			0 0 0 0 62 0 29 9 9 9	0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0		
10131 [ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Malta		31	0		91	0		0	0		0		
(0-3)4 [3-3]4 [3]4 - 1Y [1Y - 2Y [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	0 46 45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 46 0 0 0 0 0 0			0 46 48 0 0 0 0 0 0 95					0 0 0 0 0 0 0	0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland		0 0 50 0 31 81				0 0 50 0 31					000000000000000000000000000000000000000		26
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal			ľ										~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Romania													



						Nordo	leutsche Landesbank - Giro	zentrale -						
							As of 31/12/2023							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Derivat	ives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	1	Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total goos carrying amount of non-derivative financial assets	Total carrying amount of non- derivative and a sets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0.3M] [3M-3Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													
10 - 3M ( 13M - 1Y ( 1Y - 2Y ( 1Y - 2Y ( 13Y - 5Y ( 15Y - 10Y ( 10Y - more Total	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden		0 0 8 0 0 0 0 8				0 0 8 0 0 0 8		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		2
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



						Nordo	deutsche Landesbank - Giro	zentrale -						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [1Y-10Y] [10Y-more Total	Canada	2 2 4 4 11 11 11 11 11 11 11 11 11 11 11 11	0 200 0 49 0 118 0 157 157 157 157 157 157 157 157			0 20 10 10 48 0 78	0 0 40 70 70				000000000000000000000000000000000000000	0 0 21 0 58 0 79		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10' - more Total	Hong Kong	18/	1 187			78	109					79		
10-34 [ 0 - 34] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10' - more Total	Japan	() () () () () () () () () () () () () (					0 0 0 0 81 117 198					0 0 0 0 0 0 0		26
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	( 18 34 264 66 60 300 205 205 95 95 95	5 66 3 303 3 253	0		0 0 22 236 0 0 0 0 258	29 66 303 253	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		156
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	( 66 ( ( ( ( ( ( ( ( ( ( ( ( ( ())))))))	0 66 0 0 0 0 0 0 0 66				0 66 0 0 0 0 0 6 6		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		8
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	22 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ())))))	2 0 21 20 0 0 0 0 0 0 0 0 0 0 0 0 2 0 21			0 21 0 0 0 0 0 21			0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		3



#### General governments exposures by country of the counterparty

						Nord	deutsche Landesbank - Giro	zentrale -						
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	nce sheet	] ,
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives wit	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
10-3M 10-3M 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													
1034 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-107] [10Y-more Total	Others	30 305 112 100 118 118 43 104 555	112 103 118 43 104	0 0 0 0 0 0 0	000000000000000000000000000000000000000	3( 266 112 100 101 4( 104 104 104 766								

#### Notes and definitions

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

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

(2) The expe ed cover only exposures to central, regional and local gove ower basis, and do not include exposures to other counterparts with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on soverigh redit risk), e. CDS, financial guarantees) booled in all the accounting positioli (on of thance sheet), interpretive of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this colume. This time does not include exposure to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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

#### Regions:

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

Other CEE non-EEA: Albania, Bosnia and Herzestovina, FYR Macedonia, Montenestro, Serbia and Turkey

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

Larin America: Argentina, Belias, Bolivia, Brazis, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Obstanda, Austa, Barbados, Cayman Islands, Cuba, Fench Guiana, Guadeloupe, Martinique, Puerto Rica, Saint Barbidiamy, Tarles And Caicco Eduncto, Winji Islande (U.S.).

Africe: Agents, Eggst, Monocco, South Africa, Agents, Baunda, Charton, Raye Verte, Central African, Republic, Chad, Connors, Congo, The Democratic Republic Of The Congo, Cole D'Invier, Equatorial Guinea, Entrea, Ethiopia, Galon, Gambia, Ghana, Guinea, Bissau, Kenya, Lesotto, Liberia, Madaguszar, Malani, Mali, Mauritania, Mazambioga, Nambia, Nigeri, Nigeria, Remanda, Sao Tome And Principe, Sengal Seychelles, Stera Leone, South Sudan, Servalund, United Republic Of Tanzania, Togo, Ugonda, Zambia, Zimbabwe and Tanziaa.

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

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

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



						Norde	deutsche Landesbank - Giro	zentrale -						
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	ice sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0·3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10V-more Total	Austria	22 ( 21 21 122 544 24 24	0 0 29 0 0 1 21 7 127 5 4 544 721			0 0 0 127 124 255	0 29 0 21 0 21 0 420 420				0 0 0 0 0 0 0			77
Total	Belgium	() () () () () () () () () () () () () (	0 0 0 1 1 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0			0 0 0 0 0 0 101							37
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [34-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



						Norde	deutsche Landesbank - Giro	zentrale -						
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	nce sheet	
												Off-balance sł	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0.3M] [3M-3Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [10Y-10Y] [10Y-more Total	Finland	0 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 6 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 6 6							2
[0.3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France		0 0 0 0 0 0 6 8 9			0 0 0 0 0 8	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000			8
[0.3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Germany		72 1.228 942 930 1.818 1.144 7.159 13.292		0 0 0 0 0 0 0 2	20 766 469 337 680 97 97	51 460 473 592 1,138 1,047 6,458	-1 15 31 ( 43	340 600 701 3 466 289 617	0 -1 0 -1 -1 -11 -98	26 200 0 20 6 119 919	25 0 0 5 3 12 426		76
[0-3M] [3M-3Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Hungary													
[0.34] [34-34] [34-34] [34-34] [34-54] [54-104] [104-104] [104-104]	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 0 0 219 311 311	0 0 0 0 219 91 311			0 0 0 0 154 87 245	0 0 0 0 55 0 55					0 0 0 0 0 0 0 0 0		193



						Nordd	eutsche Landesbank - Giro	zentrale -						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Totate arrying amount of non- derivative infinancial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	анчик
[0-3M[ 13M-1Y] 13Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-10Y] Total	Latvia	0 2 0 12 0 0 0 0	0 2 0 12 0 0 0 0				0 2 0 12 0 0 0 0					000000000000000000000000000000000000000		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Lithuania													
(0.3M) [3M-1Y] [3Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 0 61 0 0 22	0 0 61 0 28	0 0 0 0 0 0		0 0 0 61 0 0 28	0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta	99 	29 	0		89	0		0	0		0		
(0.3M [0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	47 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	47 0 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			2 47 0 49 0 0 0 0 0 0 0 9 6				000000000000000000000000000000000000000	0 0 0 0 0 0 0	000000000000000000000000000000000000000		6
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	0 0 45 0 0 0 77 77	0 0 45 0 27 7 2	0 0 0 0 0 0 0 0 0 0			0 0 45 0 27 72			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		23
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Portugal			· · · · · · · · · · · · · · · · · · ·							·			
1043H [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													



						Nordo	deutsche Landesbank - Giro	zentrale -						
							As of 30/06/2024							
						Dire	ect exposures							
	(min EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	ttive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0.3M] [3M-3Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													
10 - 3M ( 13M - 1Y ( 1Y - 2Y ( 1Y - 2Y ( 13Y - 5Y ( 15Y - 10Y ( 10Y - more Total	Spain													
(0 - 3M[ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Sweden		0 0 8 0 0 0 0				0 0 8 0 0 0 0			0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom													
[0.3M] [3M-1Y] [3M-1Y] [3Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-3Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



						Nordo	leutsche Landesbank - Giro	zentrale -						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	leet				Derivat	ives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amorfised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0.3M] [3M.1Y] [1Y.2Y] [2Y.3Y] [3Y.5Y] [3Y.10Y] [10Y.more Total	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	2 2 2 1 1 1 1 1 1 1 1 1 1 1 1	0 0 24 25 0 118 0 18			0 0 10 0 49 0 58	0 0 15 25 0 70 0 109		000000000000000000000000000000000000000	0 0 0 0 0 0 0		0 0 14 8 0 60 60 82		
10.3M [ 3 - 3M] [ 3 - 3Y] [ 1 - 2Y] [ 2 - 3Y] [ 3 - 5Y] [ 5 - 10Y] [ 10 - more Total	Hong Kong		100			89	109							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10'-more Total	Japan	( ( ( ( ( ( ( ) ( ) ) ( ) ( ) ( ) ( ) (	0 0 0 0 0 77 77 112 189				0 0 0 0 77 112 189		000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0		40
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	1: 4 21: 12: 12: 33: 30: 23: 29: 99:9	17 6 214 126 31 306 299		0 0 0 0 0 0 0	0 210 66 0 10	17 6 4 00 31 296 291		000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0		192
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	6 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ())))))	64 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				64 0 0 0 0 0 0 64		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			10
Total	Other advanced economies non EEA													



#### General governments exposures by country of the counterparty

						Nordo	leutsche Landesbank - Giro	zentrale -						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	sheet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit of loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
Total [0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
Total Total Total Total Total	Latin America and the Caribbean													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10V-more Total	Africa													
10-3M1 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 173 190 117 42 0 190 788 7	0 173 190 190 190 190 190 0 0 196 0 196 0 196 0 197 197 197 197 197 197 197 197	0 0 0 0 0 0 0 0 0		0 0 0 0 134 0 199 0 100 0 422 0 0 20 0 196 0 100 0 422 0 0 562							2 2 2 2 2 2 2 2 2 2 2 2 3	

#### Notes and definitions

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

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

(2) The expe ed cover only exposures to central, regional and local gove ower basis, and do not include exposures to other counterparts with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on soverigh redit risk), e. CDS, financial guarantees) booled in all the accounting positioli (on of thance sheet), interpretive of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this colume. This time does not include exposure to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

(5) Peridual countries not res ted separately in the Tra

Regions:

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

Other CEE non-EEA: Albania, Bosnia and Herzestovina, FYR Macedonia, Montenestro, Serbia and Turkey

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

Larin America: Argentina, Belias, Bolivia, Brazis, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Obstanda, Austa, Barbados, Cayman Islands, Cuba, Fench Guiana, Guadeloupe, Martinique, Puerto Rica, Saint Barbidiamy, Tarles And Caicco Eduncto, Winji Islande (U.S.).

Africe: Agents, Eggst, Monocco, South Africa, Agents, Baunda, Charton, Raye Verte, Central African, Republic, Chad, Connors, Congo, The Democratic Republic Of The Congo, Cole D'Invier, Equatorial Guinea, Entrea, Ethiopia, Galon, Gambia, Ghana, Guinea, Bissau, Kenya, Lesotto, Liberia, Madaguszar, Malani, Mali, Mauritania, Mazambioga, Nambia, Nigeri, Nigeria, Remanda, Sao Tome And Principe, Sengal Seychelles, Stera Leone, South Sudan, Servalund, United Republic Of Tanzania, Togo, Ugonda, Zambia, Zimbabwe and Tanziaa.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

# 2024 EU-wide Transparency Exercise

#### Performing and non-performing exposures Norddeutsche Landesbank - Girozentrale -

1					As of 30/09/2023									As of 31/12/2023				
		Gross	carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative cha ons <sup>4</sup>	nges in fair value due to			Gros	carrying amount/Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative cha ons <sup>4</sup>	inges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ling exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		une - oo unya mina oo unya		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>			uue - se anys and se anys		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	2,496	0	c			o c				3,38		c	0		0 0			• •
Debt securities (including at amortised cost and fair value)	13,877	0				o e				13,66	s 0				0 5			• •
Central banks	31	0				o c	0			3	1 0		0		0 0	0		o 0
General governments	6,219	0	0			0 4				6,05	8 0	0	0		0 4			o 0
Credit institutions	5,260	0	0			o c	0			5,29		0	0		o c	0		o 0
Other financial corporations	1,047	0				o c	0			90	s 0		0		0 0	0		o 0
Non-financial corporations	1,320	0				0 i	. 0			1,37	2 0		0		1 0	0		o 0
Loans and advances(including at amortised cest and fair value)	86,767	177	865	795	73	7 435	236	23	4 301	85,99	5 24	1,257	1,141	1,07	1 431	299	25	95 524
Central banks	0	0				o c	0				o o		0		0 0	0		o 0
General governments	11,942	0				o c	0			11,87	4 0		0		0 0	0		o 0
Credit institutions	14,140	2				د o	. 0		o o	13,34	2 0		0		0 1	0		o 0
Other financial corporations	7,657	20	35	2 32	3	2 24	10	1	e c	7,63	o o	25	29	2	9 26	19	1	19 9
Non-financial corporations	47,476	141	786	712	65	8 334	208	20	8 266	47,69	6	1,175	1,064	99	7 325	264	26	488
of which: small and medium-sized enterprises	9,702	9	94	1 91	. 9	1 62	12	1	1 22	10,19	ə o	115	108	10	7 81	23	3	22 40
of which: Loans collateralised by commercial immovable property	12,448	1	295	5 222	22	2 113	50	9	138	12,57	2 2	594	591	54	3 130	89	E	38 264
Households	5,552	14	51	50	4	7 76	18	r	7 26	5,45	2 18	45	47	4	4 76	16	1	15 27
of which: Loans collateralised by residential immovable property	2,847	10	15	2 12	1	0 27	1		1 10	2,86	5 14	13	13	1	2 27	1		1 11
of which: Credit for consumption	35	0	1			o c	0		o o	3	3 0	1	1		0 0	1		o 0
DEBT INSTRUMENTS other than HFT	103,140	177	865	9 795	73	7 440	236	23	4 301	103,04	5 24	1,257	1,141	1,07	1 436	299	25	95 524
OFF-BALANCE SHEET EXPOSURES	26,590		105	2 102	10	1 23	36	2	2 1	26,36	3	138	114	13	4 21	35	5	22 5

# 2024 EU-wide Transparency Exercise

#### Performing and non-performing exposures Norddeutsche Landesbank - Girozentrale -

					As of 31/03/2024									As of 30/06/2024				
		Gros	ss carrying amount/ Nominal a	mount		Accumulated impairn credit risk and provisi	nent, accumulated negative ch ons <sup>6</sup>	anges in fair value due to			Gros	is carrying amount/ Nominal a	amount		Accumulated impairm credit risk and provisio	ient, accumulated negative chang	jes in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing	g exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		uue - se uuga min se uuga		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>			uue + 00 usys and +- 00 usys		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	1,888	0							0 0	2,86	7 0		0 (	0	0 0	0		0
Debt securities (including at amortised cost and fair value)	13,696	0				5			• •	13,64	7 0		•		0 5	0		0
Central banks	28	0							o 0	7	2 0				o o	0		0
General governments	6,088	0				4	a		o 0	6,07	6 0				0 4	0		0
Credit institutions	5,212	0					a		o 0	5,16	1 0				o 0	0		0
Other financial corporations	895	0					a		o 0	74	9 O		0 0		o 0	0		0
Non-Inancial corporations	1,471	0					. a		o 0	1,58	9 O		0 0		0 1	0		0
Loans and advances(including at amortised cost and fair value)	86,177	15	1,28	1,267	1,17	3 474	301	29	6 571	85,04	5 22	1,28	0 1,24	1,11	80 453	305	30	a 50
Central banks	0	0				o a	. a		o 0		o a		0 0		o o	0		0
General governments	11,598	0				o a	. a		o 0	11,38	7 0		0 0		o o	0		0
Credit institutions	13,152	1					. a		o 0	13,26	8 0		0 0		0 1	0		0
Other financial corporations	7,410	0	2	2	2	37	19		9 9	7,54	0 7	2	9 2		29 38	19	1	و
Non-financial corporations	48,603	3	1,19	1,183	1,09	3 366	264	25	9 530	47,48	8 4	1,19	3 1,16	1,01	346	268	26	.7 46
of which: small and medium-sized enterprises	9,732	0	9	. 9	8	7 79	26	2	5 32	10,56	4 1	16	5 163	2 11	59 77	41	з	s e
of which: Loans collateralised by commercial immovable property	13,234	0	67	65	60	166	96	e .	6 309	13,22	4 1	46	3 46:	4:	15 150	72	7	1 23
Households	5,415	12	5	7 51	5 5	71	. 17	1	6 33	5,36	3 11	5	8 5	a .	55 68	18	1	7 3
of which: Loans collateralised by residential immovable property	2,768	7	2	21	1	22	2	2	2 17	3,13	1 6	2	7 21	, :	26 30	6		5 2
of which: Credit for consumption	32	0		L :	L :	1 0	1	1	o 0	5	8 0		2 3	2	2 1	1		•
DEBT INSTRUMENTS other than HFT	101,761	15	1,28	1,26	1,17	3 479	301	29	6 571	101,55	9 22	1,28	0 1,24	1,1	30 457	305	30	2 50'
OFF-BALANCE SHEET EXPOSURES	26,384		12	'n	11	23	36	2	3 6	26,37	4	15	5 15	1:	23 19	26	1	8
1	<ol><li>Institutions report here the cur</li></ol>		it losses since initial recognition f	or financial instruments subject to			edit risk for financial instruments r	measured at fair value through pro	fit or loss other than HFT and provis	ions for off-balance sheet expose	mes.							
						e decreasing assets. Following this s sign convention, the provisions or				REP framework (templates F 18.)	30 / F 19.00), which follows a sign o	convention based on a credit/deb	it convention, as explained in Anne	x V, Part 1 paragraphs 10 and 11	of Regulation (EU) 2021/451 - ITS on	Supervisory reporting, However, for th	e off-balance sheet instrume	nts, the same item ('Accumulated
	5) From June 2021, the gross car	ying amount of assets and accum	ulated impairments that are purch	ased or originated as credit-impair	ed at initial recognition are not inc	duded in the impairment stages, as	it was the case in previous periods	L										



#### Forborne exposures

#### Norddeutsche Landesbank - Girozentrale -

			As of 30/	9/2023		As of 31/12/2023										
	Gross carrying amount of exposures with forbearance measures			exposures with	Collateral and financia on exposures with fo		Gross carryin exposures wit measures	g amount of h forbearance		r exposures with	Collateral and financia on exposures with for					
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR) Cash balances at central banks and other demand deposits																
	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)		0	U	U	U	U	Ű	0	0	U		U				
Central banks	U	0	0	0	U		U	0	U	0	U					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	1,513	505	165	123	534	135	1,424	669	187	147	409	223				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	6	2	0	0	0	0	4	0	0	0	0	0				
Non-financial corporations	1,493	494	160	118	526	131	1,408	660	182	143	401	218				
of which: small and medium-sized enterprises	177	80	11	8	30		229	57	20	12	30					
Households	14	9	5	4	8	4	12	9	4	4	8	5				
DEBT INSTRUMENTS other than HFT	1,513	505	165	123	534		1,424	669	187	147	409					
Loan commitments given	116	5	1	0	0	0	133	9	1	0	4	1				
QUALITY OF FORBEARANCE <sup>2</sup>																
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0									

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

<sup>10</sup>For the on-balance sheet learns, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a possible sign of they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of value due to credit risk are declosed with a possible sign. They are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of value due to credit risk are declosed with a possible sign. They are decreasing assets. Following this sign convention, from a completed in the opposite sign of value due to credit risk are decreasing assets. Following this sign convention, Fig. 90(), which followers a sign convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting. However, for the off-balance sheet elemstruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINEF sign convention. This is because, based on this sign convention, the provisions on off-balance sheet committees are generally reported with a possible sign.

<sup>(6)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



#### Forborne exposures

#### Norddeutsche Landesbank - Girozentrale -

		As of 31/	03/2024		As of 30/06/2024									
Gross carrying amount of exposures with forbearance measures		changes in fair valu and provisions for	ue due to credit risk exposures with					changes in fair value and provisions for	ue due to credit risk exposures with					
	Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
		0	0	0	0		0	0	0					
0	0	0	0				0			0	0			
0	0	°		0	•	•	ů		•	0				
0	0	0	0	0		0	0		0	0				
U	0	0	U	0		U	U	0	0	U				
0	0	0	0	0		0	0	0	0	0				
0	0	0	0	0		0	0	0	0	0				
0	0	0	0	0		0	0	0	0	0				
1,634	690	189	153	502	227	1,731	609	198	153	514	181			
0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0			
0	0	0	0	0	0	0	0	0	0	0	0			
24	0	0	0	14	0	96	20	21	18	14	0			
1,599	682	184	149	482	222	1,624	581	173	131	494	178			
236	72	28	22	29		234	66	19	14	37				
11	9	5	4	7	5	11	8	4	4	7	3			
1,634	690	189	153	502		1,731	609	198	153	514				
183	7	1	0	2	2	182	8	0	0	5	1			
0						0								
0						0								
	exposures with measures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposures with forbearance measures           Of which non- performing exposures with forbearance measures           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           1,634         690           0         0           0         0           0         0           1,599         682           236         72           11         9           1,634         690	Gross carrying amount of exposures with forbearance measures     Accumulated impr changes in fair value and provisions for forbearance measures       Of which non- performing exposures with forbearance measures     Of which non- performing exposures with forbearance measures       0     0 <td>exposures with forbearance measures         Of which non- performing exposures with forbearance measures         Of which non- performing exposures with forbearance measures         Of which on non- performing exposures with forbearance measures           0         0         0         0         0           0         0         0         0         0         0         0           0<td>Gross carrying amount of exposures with forbearance measures       Accumulated impairment, accumulated in anchi and financi. and provisions for exposures with forbearance measures<sup>3</sup>       Collateral and financi. on exposures with forbearance measures<sup>3</sup>         Of which non-performing exposures with forbearance measures       Of which non-performing exposures with forbearance measures<sup>3</sup>       Of which on non-performing exposures with for orbearance measures       Of which on non-performing exposures with for orbearance measures         0       0       0       0       0       0         0       0       0       0       0       0       0       0         0</td><td>Gross carrying amount of exposures with forbearance measures       Accumulated impairment, accumulated in any stude due to credit fisk and provisions for exposures with forbearance measures.       Collateral and financial guarantees received on exposures with forbearance measures.         Of which non-performing exposures with forbearance measures       Of which collateral and financial guarantees received on exposures with forbearance measures.       Of which collateral and financial guarantees received on exposures with forbearance measures.         0       Of which non-performing exposures with forbearance measures.       Of which collateral and financial guarantees received on non-performing exposures with forbearance measures.         0</td><td>Gross carrying amount of exposures with forbearance measures       Accumulated impairment, accumulated changes in fair value due to credit rist on exposures with forbearance measures.       Collateral and financial guarantees received on exposures with forbearance measures.       Gross carrying amount of exposures with forbearance measures.       Gross carrying amount of or exposures with forbearance measures.       Gross carrying amount of exposures with forbearance measures.       Gross carr</td><td>Gross carrying amount of exposures with forbearance measures         Accumulated impairment, accumulated charges in fair value due to redit rist and financial guarantees received on exposures with forbearance measures         Grass carrying amount of exposures with forbearance measures           Of which non-performing exposures with forbearance measures         Of which non-performing exposures with forbearance measures         Of which non-performing exposures with forbearance measures         Of which non-performing exposures with forbearance measures           0         0         0         0         0         0         0         0           0<td>Gross carrying amount of exposures with forbearance measures         Accumulated impairment, a</td><td>Cross carrying amount of exposures with forbearance measures         Accumulated impairment, accumulated charges in fair value due to rentif ras and provisions or opposures with forbearance measures         Cross carrying amount of exposures with forbearance measures         Cross carrying amount of exposures with forbearance measures         Accumulated impairment, accumulated in early radius due due to rentif ras and provisions for opposures with indearance measures         Cross carrying amount of exposures with indearance measures         Cross carrying amount of exposures with indearance measures         Accumulated impairment, accumulated in exposures with indearance measures           Of which non-performing exposures with forbearance measures         Of which non-performing in the forbearance measures&lt;</td><td>Gross carying amount of exposures with forbearance measures         Accumulated impairment, accumulated charges in far wale due to contents for exposures with forbearance measures         Gross carying amount of exposures with forbearance measures         Accumulated impairment, accumulated charges in far wale due to contents and due due to contents for exposures with forbearance         Content of the wale due to contents and power in the wale due to contents for exposures with forbearance         Accumulated impairment, accumulated charges in far wale due to contents and due due to contents for exposures with forbearance         Content of the wale due to contents and far wale due due contents         Content of the wale due to content of exposures with forbearance         Content of the wale due to contents and far wale due contents         Content of the wale due to contents         Content of exposures with forbearance         Content of the wale due to contents         Content of the wale due to contents         Content of the wale due to contents           0&lt;</td></td></td>	exposures with forbearance measures         Of which non- performing exposures with forbearance measures         Of which non- performing exposures with forbearance measures         Of which on non- performing exposures with forbearance measures           0         0         0         0         0           0         0         0         0         0         0         0           0 <td>Gross carrying amount of exposures with forbearance measures       Accumulated impairment, accumulated in anchi and financi. and provisions for exposures with forbearance measures<sup>3</sup>       Collateral and financi. on exposures with forbearance measures<sup>3</sup>         Of which non-performing exposures with forbearance measures       Of which non-performing exposures with forbearance measures<sup>3</sup>       Of which on non-performing exposures with for orbearance measures       Of which on non-performing exposures with for orbearance measures         0       0       0       0       0       0         0       0       0       0       0       0       0       0         0</td> <td>Gross carrying amount of exposures with forbearance measures       Accumulated impairment, accumulated in any stude due to credit fisk and provisions for exposures with forbearance measures.       Collateral and financial guarantees received on exposures with forbearance measures.         Of which non-performing exposures with forbearance measures       Of which collateral and financial guarantees received on exposures with forbearance measures.       Of which collateral and financial guarantees received on exposures with forbearance measures.         0       Of which non-performing exposures with forbearance measures.       Of which collateral and financial guarantees received on non-performing exposures with forbearance measures.         0</td> <td>Gross carrying amount of exposures with forbearance measures       Accumulated impairment, accumulated changes in fair value due to credit rist on exposures with forbearance measures.       Collateral and financial guarantees received on exposures with forbearance measures.       Gross carrying amount of exposures with forbearance measures.       Gross carrying amount of or exposures with forbearance measures.       Gross carrying amount of exposures with forbearance measures.       Gross carr</td> <td>Gross carrying amount of exposures with forbearance measures         Accumulated impairment, accumulated charges in fair value due to redit rist and financial guarantees received on exposures with forbearance measures         Grass carrying amount of exposures with forbearance measures           Of which non-performing exposures with forbearance measures         Of which non-performing exposures with forbearance measures         Of which non-performing exposures with forbearance measures         Of which non-performing exposures with forbearance measures           0         0         0         0         0         0         0         0           0<td>Gross carrying amount of exposures with forbearance measures         Accumulated impairment, a</td><td>Cross carrying amount of exposures with forbearance measures         Accumulated impairment, accumulated charges in fair value due to rentif ras and provisions or opposures with forbearance measures         Cross carrying amount of exposures with forbearance measures         Cross carrying amount of exposures with forbearance measures         Accumulated impairment, accumulated in early radius due due to rentif ras and provisions for opposures with indearance measures         Cross carrying amount of exposures with indearance measures         Cross carrying amount of exposures with indearance measures         Accumulated impairment, accumulated in exposures with indearance measures           Of which non-performing exposures with forbearance measures         Of which non-performing in the forbearance measures&lt;</td><td>Gross carying amount of exposures with forbearance measures         Accumulated impairment, accumulated charges in far wale due to contents for exposures with forbearance measures         Gross carying amount of exposures with forbearance measures         Accumulated impairment, accumulated charges in far wale due to contents and due due to contents for exposures with forbearance         Content of the wale due to contents and power in the wale due to contents for exposures with forbearance         Accumulated impairment, accumulated charges in far wale due to contents and due due to contents for exposures with forbearance         Content of the wale due to contents and far wale due due contents         Content of the wale due to content of exposures with forbearance         Content of the wale due to contents and far wale due contents         Content of the wale due to contents         Content of exposures with forbearance         Content of the wale due to contents         Content of the wale due to contents         Content of the wale due to contents           0&lt;</td></td>	Gross carrying amount of exposures with forbearance measures       Accumulated impairment, accumulated in anchi and financi. and provisions for exposures with forbearance measures <sup>3</sup> Collateral and financi. on exposures with forbearance measures <sup>3</sup> Of which non-performing exposures with forbearance measures       Of which non-performing exposures with forbearance measures <sup>3</sup> Of which on non-performing exposures with for orbearance measures       Of which on non-performing exposures with for orbearance measures         0       0       0       0       0       0         0       0       0       0       0       0       0       0         0	Gross carrying amount of exposures with forbearance measures       Accumulated impairment, accumulated in any stude due to credit fisk and provisions for exposures with forbearance measures.       Collateral and financial guarantees received on exposures with forbearance measures.         Of which non-performing exposures with forbearance measures       Of which collateral and financial guarantees received on exposures with forbearance measures.       Of which collateral and financial guarantees received on exposures with forbearance measures.         0       Of which non-performing exposures with forbearance measures.       Of which collateral and financial guarantees received on non-performing exposures with forbearance measures.         0	Gross carrying amount of exposures with forbearance measures       Accumulated impairment, accumulated changes in fair value due to credit rist on exposures with forbearance measures.       Collateral and financial guarantees received on exposures with forbearance measures.       Gross carrying amount of exposures with forbearance measures.       Gross carrying amount of or exposures with forbearance measures.       Gross carrying amount of exposures with forbearance measures.       Gross carr	Gross carrying amount of exposures with forbearance measures         Accumulated impairment, accumulated charges in fair value due to redit rist and financial guarantees received on exposures with forbearance measures         Grass carrying amount of exposures with forbearance measures           Of which non-performing exposures with forbearance measures         Of which non-performing exposures with forbearance measures         Of which non-performing exposures with forbearance measures         Of which non-performing exposures with forbearance measures           0         0         0         0         0         0         0         0           0 <td>Gross carrying amount of exposures with forbearance measures         Accumulated impairment, a</td> <td>Cross carrying amount of exposures with forbearance measures         Accumulated impairment, accumulated charges in fair value due to rentif ras and provisions or opposures with forbearance measures         Cross carrying amount of exposures with forbearance measures         Cross carrying amount of exposures with forbearance measures         Accumulated impairment, accumulated in early radius due due to rentif ras and provisions for opposures with indearance measures         Cross carrying amount of exposures with indearance measures         Cross carrying amount of exposures with indearance measures         Accumulated impairment, accumulated in exposures with indearance measures           Of which non-performing exposures with forbearance measures         Of which non-performing in the forbearance measures&lt;</td> <td>Gross carying amount of exposures with forbearance measures         Accumulated impairment, accumulated charges in far wale due to contents for exposures with forbearance measures         Gross carying amount of exposures with forbearance measures         Accumulated impairment, accumulated charges in far wale due to contents and due due to contents for exposures with forbearance         Content of the wale due to contents and power in the wale due to contents for exposures with forbearance         Accumulated impairment, accumulated charges in far wale due to contents and due due to contents for exposures with forbearance         Content of the wale due to contents and far wale due due contents         Content of the wale due to content of exposures with forbearance         Content of the wale due to contents and far wale due contents         Content of the wale due to contents         Content of exposures with forbearance         Content of the wale due to contents         Content of the wale due to contents         Content of the wale due to contents           0&lt;</td>	Gross carrying amount of exposures with forbearance measures         Accumulated impairment, a	Cross carrying amount of exposures with forbearance measures         Accumulated impairment, accumulated charges in fair value due to rentif ras and provisions or opposures with forbearance measures         Cross carrying amount of exposures with forbearance measures         Cross carrying amount of exposures with forbearance measures         Accumulated impairment, accumulated in early radius due due to rentif ras and provisions for opposures with indearance measures         Cross carrying amount of exposures with indearance measures         Cross carrying amount of exposures with indearance measures         Accumulated impairment, accumulated in exposures with indearance measures           Of which non-performing exposures with forbearance measures         Of which non-performing in the forbearance measures<	Gross carying amount of exposures with forbearance measures         Accumulated impairment, accumulated charges in far wale due to contents for exposures with forbearance measures         Gross carying amount of exposures with forbearance measures         Accumulated impairment, accumulated charges in far wale due to contents and due due to contents for exposures with forbearance         Content of the wale due to contents and power in the wale due to contents for exposures with forbearance         Accumulated impairment, accumulated charges in far wale due to contents and due due to contents for exposures with forbearance         Content of the wale due to contents and far wale due due contents         Content of the wale due to content of exposures with forbearance         Content of the wale due to contents and far wale due contents         Content of the wale due to contents         Content of exposures with forbearance         Content of the wale due to contents         Content of the wale due to contents         Content of the wale due to contents           0<			

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a posibly sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/45-115 on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign. (3) The information consistent of using are into a row of the criteria for significance and having are too for on-performing loans and advances (sockuding toans and advance

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



Breakdown of loans and advances to non-financial corporations other than held for trading Norddeutsche Landesbank - Girozentrale -

	As of 30/09/2023							As of 31/12/2023							As of 3	1/03/2024			As of 30/06/2024					
	Gross carrying amount				Accumulated	Gross carr	ving amount				Accumulated	Gross carry	ving amount				Accumulated	Gross carr	ying amount				Accumulated	
		Of which: non- performing			Accumulated	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated	negative changes in fair value due to credit risk on		Of which non- performin		Of which loans and advances subject to	Accumulated	negative changes in fair value due to credit risk on		Of which: non- performin	8	Of which loans and advances subject to	Accumulated	negative changes
(min EUR)			of which: defaulted	impairment		non-performing exposures <sup>1</sup>			of which: defaulted	impairment		non-performing exposures <sup>1</sup>			of which: defaulted	impairment		non-performing exposures <sup>1</sup>			of which: defaulted	impairment		non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	1,012	25	25	1,012	41	0	1,015	24	24	1,015	16	0	1,035	23	23	1,035	22	0	1,027	24	24	1,027	20	0
B Mining and quarrying	16	0	0	16	0	0	14	0	0	14	0	0	17	0	0	17	0	0	15	0	0	15	0	0
C Manufacturing	3,082	86	86	3,082	66	0	3,019	87	86	3,019	67	0	3,072	95	84	3,072	79	0	2,855	72	68	2,855	74	0
D Electricity, gas, steam and air conditioning supply	11,105	24	24	11,105	35	0	10,887	140	140	10,887	35	0	11,278	141	141	11,278	30	0	11,395	134	134	11,395	47	0
E Water supply	530	0	0	530	0	0	653	0	0	653	1	0	582	0	0	582	0	0	611	0	0	611	0	0
F Construction	978	13	13	978	17	0	974	13	13	974	23	0	1,010	13	13	1,010	15	0	988	9	9	988	15	0
G Wholesale and retail trade	2,499	32	32	2,499	36	0	2,340	55	53	2,340	41	0	2,020	50	48	2,020	39	0	2,032	60	58	2,032	43	0
H Transport and storage	2,678	102	102	2,674	14	0	2,585	40	40	2,581	25	0	2,683	36	36	2,680	16	0	2,214	31	31	2,214	7	0
I Accommodation and food service activities	162	5	2	157	8	0	157	6	2	152	6	0	156	3	2	152	4	0	158	6	3	153	3	0
J Information and communication	1,364	0	0	1,364	10	0	1,564	16	16	1,564	12	0	1,728	13	13	1,728	23	0	2,016	13	13	2,016	21	0
K Financial and insurance activities	28	0	0	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	15,612	326	255	15,531	168	0	16,106	646	538	16,057	220	0	16,429	678	678	16,379	256	0	16,722	720	697	16,678	263	0
M Professional, scientific and technical activities	2,617	61	61	2,617	42	0	2,533	50	50	2,533	60	0	2,736	50	50	2,736	65	0	2,768	85	85	2,768	67	0
N Administrative and support service activities	4,462	101	101	4,462	85	0	4,521	93	93	4,521	66	0	4,450	84	84	4,450	60	0	3,333	28	28	3,333	36	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0
P Education	117	0	0	117	0	0	116	0	0	116	0	0	116	0	0	116	0	0	115	0	0	115	0	0
Q Human health services and social work activities	658	11	11	658	17	0	636	10	10	636	19	0	623	10	10	623	17	0	627	10	10	627	18	0
R Arts. entertainment and recreation	205	0	0	205	2	0	204	0	0	204	2	0	207	0	0	207	1	0	208	1	1	208	1	0
S Other services	349	0	0	349	1	0	370	0	0	370	0	0	460	0	0	460	1	0	403	0	0	403	1	0
Loans and advances	47,476	786	712	47,387	541	0	47,696	1,179	1,064	47,639	592	0	48,603	1,197	1,182	48,546	630	0	47,488	1,193	1,161	47,440	615	0

<sup>10</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit frisk on non-performing exposures' are disclosed with a posible sign I they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.