



## 2016 EU-wide Transparency Exercise

<b>Bank Name</b>	NRW.BANK, Düsseldorf
<b>LEI Code</b>	52990002O5KK6XOGJ020
<b>Country Code</b>	DE

## 2016 EU-wide Transparency Exercise

### Capital

NRW.BANK, Düsseldorf

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>20,006</b>	<b>20,039</b>		C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>18,335</b>	<b>18,372</b>		C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,000	17,000		C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	238	250		C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	726	726		C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	707	758		C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0		C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0		C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-34	-40		C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0		C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0		C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0		C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0		C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-154	-99		C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-17	0		C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(A) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-17	0		C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0		C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0		C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-406	-402		C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0		C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0		C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0		C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	274	179		CA2 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0		C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0		C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	274	179		C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>		C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0		C 01.00 (r540,d10) + C 01.00 (r570,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0		C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	154	99		C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	-154	-99		C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>18,335</b>	<b>18,372</b>		C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,671</b>	<b>1,667</b>		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,796	1,751		C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	-4	-4		C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	-121	-80		C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>42,817</b>	<b>45,182</b>		C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0		C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>42.82%</b>	<b>40.66%</b>	<b>CA3 (1)</b>	-	
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>42.82%</b>	<b>40.66%</b>	<b>CA3 (3)</b>	-	
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>46.72%</b>	<b>44.35%</b>	<b>CA3 (5)</b>	-	
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>18,214</b>	<b>18,292</b>		[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))] ]	-
<b>CET1 RATIO (%) Fully loaded<sup>1)</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>42.54%</b>	<b>40.49%</b>	<b>(D.1)/(B-B.1)</b>	-	

<sup>1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"

## 2016 EU-wide Transparency Exercise

### Risk exposure amounts

NRW.BANK, Düsseldorf

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	40,618	42,874
Risk exposure amount for securitisation and re-securitisations in the banking book	2,641	2,101
Risk exposure amount for contributions to the default fund of a CCP	1	2
Risk exposure amount Other credit risk	37,976	40,772
Risk exposure amount for position, foreign exchange and commodities (Market risk)	32	31
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	1,030	1,184
Risk exposure amount for operational risk	1,136	1,093
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>42,817</b>	<b>45,182</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2016 EU-wide Transparency Exercise

### P&L

NRW.BANK, Düsseldorf

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	4,922	2,305
Of which debt securities income	1,358	594
Of which loans and advances income	1,776	818
Interest expenses	4,504	2,040
(Of which deposits expenses)	1,351	609
(Of which debt securities issued expenses)	724	357
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	109	53
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	-25	9
Gains or (-) losses on financial assets and liabilities held for trading, net	4	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	100	-4
<b>TOTAL OPERATING INCOME, NET</b>	<b>606</b>	<b>323</b>
(Administrative expenses)	203	106
(Depreciation)	7	2
(Provisions or (-) reversal of provisions)	47	-1
(Commitments and guarantees given)	-3	-1
(Other provisions)	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0
Of which restructuring <sup>1</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	341	218
(Loans and receivables)	0	0
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	9	1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	26	16
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>26</b>	<b>12</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>16</b>	<b>9</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>16</b>	<b>9</b>
Of which attributable to owners of the parent	16	9

<sup>(1)</sup> Information available only as of end of the year



2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

NRW.BANK, Düsseldorf

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	27,749	28,862	965		30,626	31,772	1,244	
	Regional governments or local authorities	44,022	44,485	525		45,776	46,119	569	
	Public sector entities	5,765	5,952	214		6,053	6,202	216	
	Multilateral Development Banks	1,031	1,049	3		1,313	1,313	3	
	International Organisations	2,111	2,111	0		2,917	2,917	0	
	Institutions	39,642	36,044	9,065		44,170	39,224	11,163	
	Corporates	20,098	17,730	15,899		20,129	17,945	15,954	
	of which: SME	384	376	367		413	399	391	
	Retail	6,520	6,385	4,785		6,236	6,131	4,594	
	of which: SME	23	20	11		23	21	12	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	658	537	776	117	608	503	726	94
	Items associated with particularly high risk	153	153	230		152	152	242	
	Covered bonds	3,999	3,999	516		3,792	3,792	505	
	Claims on institutions and corporates with a ST credit assessment	506	470	167		2,325	2,146	663	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1,895	1,895	4,688		1,902	1,902	4,707		
Securitisation	5,990	5,972	2,641		5,671	5,366	2,101		
Other exposures	485	145	145		425	185	185		
<b>Standardised Total<sup>2</sup></b>	<b>160,624</b>	<b>155,788</b>	<b>40,617</b>	<b>117</b>	<b>172,106</b>	<b>165,680</b>	<b>42,873</b>	<b>94</b>	

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(mth EUR, %)									
GERMANY	Central governments or central banks	6,457	6,755	0		9,723	10,349	0	
	Regional governments or local authorities	40,674	41,121	62		42,248	42,602	59	
	Public sector entities	5,765	5,952	214		6,053	6,202	216	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31,225	29,042	6,978		31,766	29,799	8,107	
	Corporates	15,561	13,557	13,265		15,357	13,495	13,157	
	of which: SME	384	376	367		413	399	391	
	Retail	6,490	6,364	4,769		6,206	6,109	4,577	
	of which: SME	23	20	11		23	21	12	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	473	354	501	115	422	319	450	93
	Items associated with particularly high risk	140	140	209		143	143	214	
	Covered bonds	1,807	1,807	219		1,826	1,826	257	
	Claims on institutions and corporates with a ST credit assessment	180	144	57		1,180	1,002	389	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1,888	1,888	4,681		1,895	1,895	4,699		
Securitisation									
Other exposures	145	145	145		185	185	185		
<b>Standardised Total<sup>2</sup></b>	<b>115</b>	<b>115</b>	<b>115</b>	<b>115</b>	<b>185</b>	<b>185</b>	<b>185</b>	<b>93</b>	

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

<sup>2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(mth EUR, %)									
NETHERLANDS	Central governments or central banks	1,845	1,845	0		1,703	1,703	0	
	Regional governments or local authorities	870	870	0		859	859	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,487	1,500	348		1,573	1,886	451	
	Corporates	760	708	485		751	718	485	
	of which: SME	0	0	0		0	0	0	
	Retail	5	5	4		7	6	5	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	221	221	22		221	221	22	
	Claims on institutions and corporates with a ST credit assessment	5	5	3		25	25	8	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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

<sup>2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(mth EUR, %)									
FRANCE	Central governments or central banks	2,552	2,552	0		2,544	2,544	0	
	Regional governments or local authorities	30	30	6		29	29	6	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,309	995	370		2,183	1,764	687	
	Corporates	594	594	419		607	602	413	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	12	12	1		12	12	1	
	Claims on institutions and corporates with a ST credit assessment	60	60	13		298	298	75	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	65	0	0		40	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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

<sup>2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

NRW.BANK, Düsseldorf

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SPAIN	Central governments or central banks	1,419	1,926	115		1,416	1,620	113	
	Regional governments or local authorities	1,157	1,157	43		1,102	1,102	45	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	614	108	54		838	624	312	
	Corporates	84	84	84		137	137	137	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	885	885	163		717	717	120	
	Claims on institutions and corporates with a ST credit assessment	7	7	3		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	65	0	0	0	40	0	0	0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	509	782	0		471	713	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,290	985	393		3,396	1,357	564	
	Corporates	799	526	352		784	526	352	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk	2	2	3		2	2	3	
	Covered bonds	873	873	87		860	860	86	
	Claims on institutions and corporates with a ST credit assessment	187	186	60		410	409	98	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	1	0	0	0	1	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
ITALY	Central governments or central banks	3,185	3,185	124		3,173	3,173	168	
	Regional governments or local authorities	130	130	41		126	126	40	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	44	44	21		35	35	18	
	Corporates	48	46	24		53	52	52	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	5	5	8		10	10	8	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	65	0	0	0	40	0	0	0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Other Countries	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,031	1,049	3		1,313	1,313	3	
	International Organisations	2,111	2,111	0		2,917	2,917	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	7	7	7		7	7	7		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

NRW.BANK, Düsseldorf

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
<b>AUSTRIA</b>	Central governments or central banks	1,688	1,688	0		1,678	1,678	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	180	180	57		175	175	84	
	Corporates	82	82	82		82	82	82	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	181	181	272	0	181	181	272	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
<b>BELGIUM</b>	Central governments or central banks	1,528	1,528	0		1,611	1,611	0	
	Regional governments or local authorities	20	20	0		40	40	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13	10	5		20	20	7	
	Corporates	395	395	199		413	413	208	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		50	50	10	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
<b>AUSTRALIA</b>	Central governments or central banks	1,224	1,224	0		1,291	1,291	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	489	489	98		541	541	108	
	Corporates	76	76	38		93	93	46	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		25	25	5	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures



## 2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
NRW.BANK, Düsseldorf

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity										
	Securitisation	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
<b>IRB Total</b>			<b>0</b>					<b>0</b>			

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

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

NRW.BANK, Düsseldorf

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>59,246.5</b>	<b>32,651.3</b>	<b>26,595.1</b>	<b>23.7</b>	<b>0.0</b>	<b>23.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>33,313.3</b>	<b>32,651.3</b>	<b>661.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Austria	1,245.6	783.6	462.0															
Belgium	998.0	0.0	998.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	7.5	0.0	7.5															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	308.3	0.0	308.3															
France	2,476.5	3.2	2,473.3															
Germany	41,436.9	31,534.1	9,902.8															
Greece	0.0	0.0	0.0															
Hungary	15.9	0.0	15.9															
Ireland	772.0	0.0	772.0															
Italy	1,861.8	0.0	1,861.8															
Latvia	26.5	0.0	26.5															
Lithuania	134.8	0.0	134.8															
Luxembourg	231.9	0.0	231.9															
Malta	0.0	0.0	0.0															
Netherlands	1,992.2	47.8	1,944.5															
Poland	681.0	0.0	681.0															
Portugal	375.4	0.0	375.4															
Romania	0.0	0.0	0.0															
Slovakia	164.1	0.0	164.1															
Slovenia	135.4	0.0	135.4															
Spain	2,146.4	187.8	1,958.7															
Sweden	5.6	0.0	5.6															
United Kingdom	68.3	0.0	68.3															
Iceland	34.9	0.0	34.9															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	565.5	84.1	481.5															
Australia	0.0	0.0	0.0															
Canada	349.9	0.0	349.9															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	253.1	0.0	253.1															
U.S.	525.6	0.0	525.6															
Other advanced economies non EEA	111.2	0.0	111.2															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	83.0	0.0	83.0															
Latin America and the Caribbean	29.2	0.0	29.2															
Africa	80.1	0.0	80.1															
Others	2,129.7	10.8	2,118.9															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**Regions:**

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

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

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

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Sovereign Exposure

NRW.BANK, Düsseldorf

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>60,209.7</b>	<b>34,172.1</b>	<b>26,037.6</b>	<b>103.4</b>	78.0	25.4	<b>0.0</b>	0.0	0.0	<b>0.0</b>	0.0	0.0	<b>34,094.1</b>	34,094.1	0.0	<b>0.0</b>	0.0	0.0
Austria	1,241.8	766.2	475.6															
Belgium	993.1	0.0	993.1															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	7.6	0.0	7.6															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	474.9	0.0	474.9															
France	2,469.7	2.7	2,467.0															
Germany	41,995.2	33,081.7	8,913.6															
Greece	0.0	0.0	0.0															
Hungary	15.4	0.0	15.4															
Ireland	780.5	0.0	780.5															
Italy	1,764.2	0.0	1,764.2															
Latvia	26.2	0.0	26.2															
Lithuania	107.3	0.0	107.3															
Luxembourg	45.8	0.0	45.8															
Malta	0.0	0.0	0.0															
Netherlands	1,881.5	46.9	1,834.6															
Poland	686.2	0.0	686.2															
Portugal	124.0	0.0	124.0															
Romania	0.0	0.0	0.0															
Slovakia	84.3	0.0	84.3															
Slovenia	142.0	0.0	142.0															
Spain	2,092.9	180.5	1,912.4															
Sweden	5.6	0.0	5.6															
United Kingdom	60.7	0.0	60.7															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	603.2	83.3	519.9															
Australia	0.0	0.0	0.0															
Canada	452.9	0.0	452.9															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	477.2	0.0	477.2															
U.S.	511.8	0.0	511.8															
Other advanced economies non EEA	113.1	0.0	113.1															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	81.4	0.0	81.4															
Latin America and the Caribbean	28.7	0.0	28.7															
Africa	0.0	0.0	0.0															
Others	2,942.4	10.8	2,931.6															

**Note:**  
The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**Regions:**  
**Other advanced non EEA:** Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.  
**Other CEE non EEA:** Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.  
**Middle East:** Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.  
**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.  
**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP  
<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP  
<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP  
<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

NRW.BANK, Düsseldorf

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
				Of which: defaulted						Of which: defaulted				
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>48,343</b>	<b>0</b>	<b>172</b>	<b>172</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>49,028</b>	<b>0</b>	<b>172</b>	<b>172</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	3	0	0	0	0	0	0	4	0	0	0	0	0	0
General governments	26,570	0	172	172	0	0	0	26,012	0	172	172	0	0	0
Credit institutions	12,364	0	0	0	0	0	0	13,693	0	0	0	0	0	0
Other financial corporations	7,462	0	0	0	0	0	0	7,176	0	0	0	0	0	0
Non-financial corporations	1,944	0	0	0	0	0	0	2,143	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>86,698</b>	<b>8</b>	<b>472</b>	<b>471</b>	<b>1,787</b>	<b>157</b>	<b>15</b>	<b>95,941</b>	<b>12</b>	<b>425</b>	<b>421</b>	<b>2,018</b>	<b>126</b>	<b>21</b>
Central banks	751	0	0	0	0	0	0	5,083	0	0	0	0	0	0
General governments	32,650	0	10	10	0	5	0	34,094	0	10	10	0	0	0
Credit institutions	31,524	0	0	0	0	0	0	35,083	0	0	0	0	0	0
Other financial corporations	542	0	2	2	45	1	0	814	0	1	1	77	0	0
Non-financial corporations	14,947	3	356	356	1,223	123	13	14,837	4	315	315	1,378	101	20
of which: small and medium-sized enterprises at amortised cost	367	0	0	0	31	0	0	391	0	0	0	37	0	0
Households	6,284	5	105	104	518	28	2	6,030	8	99	95	563	24	2
<b>DEBT INSTRUMENTS other than HFT</b>	<b>135,042</b>	<b>8</b>	<b>644</b>	<b>643</b>	<b>1,787</b>	<b>157</b>	<b>15</b>	<b>144,968</b>	<b>12</b>	<b>597</b>	<b>593</b>	<b>2,018</b>	<b>126</b>	<b>21</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>19,227</b>		<b>14</b>	<b>14</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>20,256</b>		<b>15</b>	<b>15</b>	<b>0</b>	<b>9</b>	<b>0</b>

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

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

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

## 2016 EU-wide Transparency Exercise

### Forborne exposures

NRW.BANK, Düsseldorf

	As of 31/12/2015					As of 30/06/2016				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>259</b>	<b>151</b>	<b>47</b>	<b>47</b>	<b>5</b>	<b>202</b>	<b>109</b>	<b>24</b>	<b>24</b>	<b>5</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	1	1	0	0	0	0	0	0
Non-financial corporations	142	104	37	37	5	93	60	17	17	5
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0
Households	117	46	9	9	0	109	48	7	7	1
<b>DEBT INSTRUMENTS other than HFT</b>	<b>259</b>	<b>151</b>	<b>47</b>	<b>47</b>	<b>5</b>	<b>202</b>	<b>109</b>	<b>24</b>	<b>24</b>	<b>5</b>
<b>Loan commitments given</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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