

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



Key Metrics

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)	20,02,202	31, 11, 1017		
Common Equity Tier 1 (CET1) capital - transitional period	2,911	5,792	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,911	5,792	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	3,227	6,108	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,227	6,108	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	5,495	8,270	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,495	8,270	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	44,764	39,841	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	44,764	39,841	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	6.50%	14.54%	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	6.50%	14.54%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	7.21%	15.33%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7.21%	15.33%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	12.28%	20.76%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.28%	20.76%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	156,789	147,965	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	2.06%	4.13%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,227	6,108	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	2,934	5,809	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	156,789	147,965	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	156,785	147,965	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	2.1%	4.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	1.9%	3.9%	C 47.00 (r330,c010)	



		(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
	A	OWN FUNDS	5,495	8,270	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,911	5,792	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,579	5,414	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,560	1,360	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-772	-744	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	3	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-134	-93	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-125	-122	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-1	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0		C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0		C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
		() =				
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-131	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	-33	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-58	-58	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	27	33	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	23	33	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	4	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	316	316	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	50	50	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	0		C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r748,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	266	266	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,227	6,108	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,268	2,162	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,333	2,282	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-
	A.4.2	Other Tier 2 Capital components and deductions	189	149	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-
	A.4.3	Tier 2 transitional adjustments	-254	-269	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	44,764	39,841	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	6	0	C 05.01 (r010;c040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	6.50%	14.54%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	7.21%	15.33%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	12.28%	20.76%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,884	5,759	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2- A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	6.44%	14.46%	[D]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	-
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⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

	RW.	As	
(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	34,050	30,685	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	4,255	3,567	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	28,480	25,918	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	425	436	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	94	55	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	1,612	1,200	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	982	666	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1,870	1,355	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	2,241	1,927	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	345	189	C 02.00 (R530, c010)
Of which IMA	1,896	1,739	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	4,007	4,007	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	4,007	4,007	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	44,764	39,841	



	As of 30/09/2019	As of 31/12/2019
(mln EUR)		
Interest income	4,202	5,536
Of which debt securities income	254	332
Of which loans and advances income	1,825	2,425
Interest expenses	3,465	4,535
(Of which deposits expenses)	988	1,262
(Of which debt securities issued expenses)	305	408
(Expenses on share capital repayable on demand)	0	0
Dividend income	4	9
Net Fee and commission income	63	80
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	-20	-30
Gains or (-) losses on financial assets and liabilities held for trading, net	603	306
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-349	-132
Gains or (-) losses from hedge accounting, net	14	22
Exchange differences [gain or (-) loss], net	20	45
Net other operating income /(expenses)	-63	34
TOTAL OPERATING INCOME, NET	1,008	1,335
(Administrative expenses)	764	1,357
(Depreciation)	73	72
Modification gains or (-) losses, net	2	1
(Provisions or (-) reversal of provisions)	9	-1
(Commitments and guarantees given)	19	20
(Other provisions)	-10	-21
Of which pending legal issues and tax litigation ¹		-19
Of which restructuring ¹		347
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-22	-58
(Financial assets at fair value through other comprehensive income)	-1	-1
(Financial assets at amortised cost)	-22	-57
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	41
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	32	40
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	218	-34
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	175	-73
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	175	-73
Of which attributable to owners of the parent	175	-73
of which actibates to owners of the parent	1/3	-73

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

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



Total Assets: fair value and impairment distribution

(mln EUR)		A s of 30/09/20:	19			As of 31	/12/2019		
		Fa	ir value hierard	chy		Fa	nir value hierar	chy	
ASSETS:	Carrying amount	Level 1	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	644				3,449				IAS 1.54 (i)
Financial assets held for trading	11,043	686	9,676	681	9,314	128	7,396	1,790	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,208	894	914	399	2,046	843	847	357	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	18,879	8,139	9,193	1,548	17,185	5,204	10,509	1,472	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	108,903				103,936				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,201	0	1,201	0	1,019	0	1,019	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	398				281				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,970				4,897				
TOTAL ASSETS	149,247				142,126				IAS 1.9(a), IG 6

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

(mln	EUR)		Į.	As of 30/09/201	19					As of 31/	12/2019				
		Gross carry	Gross carrying amount Accumulated impairmen				ment	Gro	ss carrying amo	ount	Accu	mulated impair			
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	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 creditimpaired	Stage 3 Credit-impaired assets	References	
Financial assets at fair value	Debt securities	17,212	101	0	-1	-2	0	15,662	100	0	-1	-3	0	Annex V.Part 1.31, 44(b)	
through other comprehensive income	Loans and advances	1,571	0	0	0	0	0	1,427	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised	Debt securities	3,993	525	0	0	-8	0	3,877	307	0	-1	-4	0	Annex V.Part 1.31, 44(b)	
cost	Loans and advances	100,006	3,190	3,466	-51	-99	-2,119	96,038	2,772	2,495	-51	-93	-1,405	Annex V.Part 1.32, 44(a)	

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



Breakdown of liabilities

Norddeutsche Landesbank -Girozentrale-

(mln EUR)

	Carrying	j amount	
LIABILITIES:	As of 30/09/2019	As of 31/12/2019	References
Financial liabilities held for trading	4,936	3,331	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	7,937	7,754	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	122,560	115,105	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,443	2,019	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,307	1,045	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,508	3,747	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,698	2,471	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,380	565	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	145,769	136,036	IAS 1.9(b);IG 6

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

(mln EUR)

	(mln EUR)			_
		Carrying	g amount	
Breakdown of financial lia	ibilities by instrument and by counterparty sector	As of 30/09/2019	As of 31/12/2019	References
Derivatives		7,265	5,288	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLE POSITIOLIS	Debt securities	114	62	Annex V.Part 1.31
	Central banks	541	539	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	12,509	11,397	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	199	165	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	38,952	35,294	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	620	593	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	28,857	28,384	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	214	195	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	13,118	12,506	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	13	13	ECB/2013/33 Annex 2.Part 2.9.1
	Households	6,005	6,053	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	49	32	Annex V.Part 1.42(f), 44(c)
Debt securities issued		30,515	28,686	Annex V.Part 1.37, Part 2.98
Of which: S	Subordinated Debt securities issued	2,438	2,378	Annex V.Part 1.37
Other financial liabilities		0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		137,875	128,208	



Market Risk

	SA					I	М									IM						
			VaR <i>(Memorandu</i>	lum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE		RICE RISKS (CHARGE FOR (VaR (Memor	VaR <i>(Memorandum item)</i>		emorandum item)		LT AND ON RISK		ICE RISKS CA ARGE FOR CT		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS - AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
(= 1)	As of 30/09/2019	As of 31/12/2019				As of 30/	09/2019									As of 31/1	2/2019					
raded Debt Instruments	300	6 165	28	9	103	34							29	8	99	29						
Of which: General risk		0	28	9	103	34							29	8	99	29						
Of which: Specific risk	306	6 165	0	0	0	0							0	0	0	0						
iquities	(0	0	0	1	0							0	0	0	0						
Of which: General risk		0	0	0	1	0							0	0	0	0						
Of which: Specific risk		0	0	0	0	0							0	0	0	0						
oreign exchange risk	40	0 23	15	4	45	15							13	4	44	12						
Commodities risk		0	0	0	0	0							0	0	0	0						
otal	345	189	36	11	115	38		0	1			1,896	35	1	104	30	0	0	^		^	1,7

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



Credit Risk - Standardised Approach

Norddeutsche Landesbank -Girozentrale-

					Standardise	ed Approach			
			As of 30/	09/2019			As of 31,	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	11,650	12,484	34	l e	12,192	12,863	0	
	Regional governments or local authorities	20,550	21,815	143		19,890	24,098	128	
	Public sector entities	6,978	7,034	266			6,942	246	
	Multilateral Development Banks	603	709	C		659	762	0	
	International Organisations	582	582	C		539	539	0	
	Institutions	16,442	10,560	34	l l	16,450	11,066	89	
	Corporates	5,024	3,921	2,715	5	4,939	3,469	2,103	
	of which: SME	43	40	32	2	42	39	30	
	Retail	416	185	139	•	406	178	133	
Consolidated data	of which: SME	0	0	C		0	0	0	
Consolidated data	Secured by mortgages on mimovable property	383	381	135	5	365	363	127	
	of which: SME	49	49	15		49	49	14	
	Exposures in default	73	12	16		57	9	12	47
	Items associated with particularly high risk	90	90	135		58	58	87	
	Covered bonds	126	126	C		127	127	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	C		0	0	0	
	Collective investments undertakings (CIU)	0	0	C		0	0	0	
	Equity	567	567	772		514	514	687	
	Other exposures	93	93	95		93	93	95	
	Standardised Total ²	63,577	58,558	4,484	87	63,097	61,081	3,708	73

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Securitisation position.

					Standardise	d Approach			
			As of 30,	/09/2019			As of 31/	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments au
	(mln EUR, %)								
	Central governments or central banks	9,322	10,155			10,081	10,752		
	Regional governments or local authorities	19,839	21,104	5		19,237	23,446		
	Public sector entities	6,242	6,303	3		6,128	6,265	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16,403	10,522	17		16,444	11,061		
	Corporates	2,199	1,487			2,237	1,463	•	
	of which: SME	43	40	32		42	39	29	
	Retail	413	184	138		403	176	132	
GERMANY	of which: SME	0	0	0		0	0	0	
OLIVIANI	Secured by mortgages on immovable property	374	373	132		357	355	124	
	of which: SME	48	48	15		48	48	14	
	Exposures in default	58	10	14	47	56	9	12	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	126	126	0		127	127	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	550	550	1		510	510	l .	
	Other exposures Standardised Total ²	23	23	23	59	22	22	22	

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

					Standardise	d Approach			
			As of 30/	09/2019			As of 31/	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	97	97	0		94	94	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	1		0	0	0	
	Corporates	1,336	1,335	143		1,495	1,494	139	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
INITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: CME	0	0	0		0	0	0	
JIVITED KINGDON	of which: SME	0	0	0		U	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	1		0	0	1	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				ı ol				

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

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

		exposures, but includes genera	oosures, but includes general credit risk adjustments. Standardised Approach												
					Standardise	d Approach									
			As of 30/	09/2019		As of 31/12/2019									
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a						
	(mln EUR, %)														
UNITED STATES	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0 5 736 0 0 3 351 0 0 0 0	0 5 731 0 0 3 136 0 0 0	263 263 0 0 1 136 0 0		0 5 681 0 0 5 551 0 0 0 0	0 5 677 0 0 5 174 0 0 0 0	0 2 243 0 0 1 174 0 0 0 0							
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	0 0 0 0 1 0	0 0 0 0 1 0	0 0 0 0 1		0 0 0 0 1 0	0 0 0 0 1 0	0 0 0 0 1							

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



Credit Risk - Standardised Approach

Norddeutsche Landesbank -Girozentrale-

					Standardise	ed Approach			
			As of 30/	/09/2019			As of 31	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments au provisions ²
	(mln EUR, %)								
	Central governments or central banks	65	65			65	65	0	
	Regional governments or local authorities	0	0			0	(0	
	Public sector entities Multilateral Development Banks	0	0	l C		0)	
	International Organisations	o o	0)	1) חו	
	Institutions		0						
	Corporates	8	7	7	7	5		3	
	of which: SME	0	0			0	(0	
	Retail	0	0	C		0	(0	
FRANCE	of which: SME	0	0	(0	(0	
TIVAIL	Secured by mortgages on immovable property	1	1	0		1			
	of which: SME Exposures in default	0	0			0			
	Items associated with particularly high risk	٥	0		ט ט	0		ין מו	
	Covered bonds	0	0			l n			
	Claims on institutions and corporates with a ST credit assessment	0	0			0	(
	Collective investments undertakings (CIU)	0	0			0	(0	
	Equity	0	0			0	(0	
	Other exposures	0	0	(0	(0	
	Standardised Total ²				0				

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

exposures, but includes general credit risk adjustments.	
Standardise	ed Approach
Ac of 30/00/2010	Ac of 21/12/2019

			As of 30,	/09/2019			As of 31/	12/2019								
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²							
	Central governments or central banks	77	77	C		75	75	0								
	Regional governments or local authorities	0	0	O C		0	0	0								
	Public sector entities	0	0	O C		0	0	0								
	Multilateral Development Banks	0	0	O C		0	0	0								
	International Organisations	0	0	ol c		0	0	0								
	Institutions	0	0	0		0	0	0								
	Corporates	13	12	12		3	2	2								
	of which: SME	0	0	C		0	0	0								
	Retail	0	0	C		0	0	0								
NETHEDI ANDO	of which: SME	0	0	C		0	0	0								
NETHERLANDS	Secured by mortgages on immovable property	1	1	0		1	1	0								
	of which: SME	1	1	0		1	1	0								
	Exposures in default	2	1	2	0	0	0	0	0							
	Items associated with particularly high risk	0	0	C		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								
	Other exposures	0	0	0		0	0	0								
	Standardised Total ²				0				0							

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

					Standardise	d Approach			
			As of 30/	09/2019			As of 31	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	576	576	(565	565	0	
	Regional governments or local authorities	0	0	(0	0	0	
	Public sector entities	0	0	(0	0		
	Multilateral Development Banks	603	709	(659	762		
	International Organisations Institutions	582	582	(539	539		
	Corporates	0	0	(U	0		
	of which: SME	o o	0			0	0		
	Retail	o o	0	(ה ה	0	0		
	of which: SME	o o	0	(0	0		
Other Countries	Secured by mortgages on immovable property	o	0	(0	0		
	of which: SME	0	0	(0	0	o	
	Exposures in default	0	0	(0	0	0	0	
	Items associated with particularly high risk	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	0	
	Collective investments undertakings (CIU)	0	0	(0	0	0	
	Equity	0	0	(0	0)	
	Other exposures	0	0	(0	0	0	
	Standardised Total ²				0				

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

		exposures, but includes genera	al credit risk adjustments.		Standardise	od Approach			
			As of 30/	09/2019	Standardise	а Арргоасп	As of 31	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an
	(mln EUR, %)								
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0 0 0 0 445 0 0 0 0 0 0	0 0 0 0 0 408 408 0 0 0 0 0 0	0 0 0 0 0 408 0 0 0 0 0 135		0 0 0 0 0 254 0 0 0 0 0 0	() () () () () () () () () () () () () (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Equity Other exposures Standardised Total ²	0	0	0	1	0	(0 0	

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



Credit Risk - Standardised Approach

Norddeutsche Landesbank -Girozentrale-

					Standardise	d Approach			
			As of 30/	09/2019			As of 31/	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	53	53	0		51	51	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations		0	0		0	0	0	
	Institutions		0	0		0	0		
	Corporates	12	3	3		8	3	3	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LOVELIDOOKO	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	U	0	0	0	
	Items associated with particularly high risk Covered bonds	0	0) 		0) 	0	
	Claims on institutions and corporates with a ST credit assessment	0	0) n		0	0		
	Collective investments undertakings (CIU)		0	0		ő	0		
	Equity	4	4	4		0	0	0	
	Other exposures	70	70	72		71	71	73	
	Standardised Total ²				0				

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

		exposures, but includes genera			indisation exposures, additional v				
					Standardise	ed Approach			
			As of 30,	09/2019			As of 31	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
AUSTRIA	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	899 11 0 0 0 0 23 0 0 0	899 11 0 0 0 0 21 0 0 0	0 0 0 0 0 0 21 0 0		848 10 0 0 0 0 22 0 0	848 10 0 0 0 21 0 0	0 0 0 0 0 0 21 0 0	
	of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0			0
	Standardised Total ²				0				0

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

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

		exposures, but includes gener	provisions per country of country al credit risk adjustments.	erparty excludes those for secu	ıritisation exposures, additional v	aluation adjustments (AVAs) an	d other own funds reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2019			As of 31,	/12/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0		
	Regional governments or local authorities	24	24	5		0	0		
	Public sector entities Multilateral Development Banks	0	0	0		U	U		
	International Organisations		0	١		0	0		
	Institutions	0	0			ő	0		
	Corporates	0	0			230	68	68	
	of which: SME	0	0	C		0	0		
	Retail	0	0	0		0	0) (
CANADA	of which: SME	0	0	C		0	0) (
CANADA	Secured by mortgages on immovable property	0	0	0		0	0)	
	of which: SME	0	0	O		0	0		
	Exposures in default	0	0	0	0	0	0		0
	Items associated with particularly high risk	0	0	0		0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		U	0		
	Collective investments undertakings (CIU)	0) 			o n	0)	
	Equity	0	0			0	0		
	Other exposures	0	0			ő	0		
	Standardised Total ²				0				2

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



Credit Risk - IRB ApproachNorddeutsche Landesbank -Girozentrale-

							IRB A	pproach						
			As of 30/09/2019							As of 31/12/2019				
		Origin	Original Exposure ¹ Expos		Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provision	
	Central banks and central governments	4,351	0	5,778	1,054	0	0	3,962	0	5,088	1,302	0	0	
	Institutions	20,752	18	18,912	2,864	0	13	15,586	18	14,229	2,032	0	9	
	Corporates	70,852	4,513	58,715	25,918	0	2,928	69,241	3,379	55,332	23,601	50	2,069	
	Corporates - Of Which: Specialised Lending	16,482	3,757	14,442	5,750	0	2,434	17,403	2,665	13,935	5,414	0	1,573	
	Corporates - Of Which: SME	11,930	164	10,469	3,822	0	112	8,259	112	6,928	2,424	0	85	
	Retail	2,585	8	2,541	425	7	10	2,620	8	2,577	436	7	12	
	Retail - Secured on real estate property	1,060	2	1,060	148	2	3	1,085	1	1,085	152	2	3	
Carantidata da 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	1,060	2	1,060	148	2	3	1,085	1	1,085	152	2	3	
	Retail - Qualifying Revolving	410	0	379	11	0	0	409	0	377	11	0	0	
	Retail - Other Retail	1,116	6	1,103	266	5	7	1,127	6	1,115	274	5	8	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1,116	6	1,103	266	5	7	1,127	6	1,115	274	5	8	
	Equity	25	0	25	94	0		15	0	15	55	0		
	Other non credit-obligation assets				797						710			
	IRB Total ²				31,152						28,136			

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

(2) IRB Total does not include the Securitisation position.

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origina	al Exposure ¹	Exposure	Risk exp	osure amount	Value adjustments	Origina	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	1,583	0	2,214	778	0	0	1,502	0	2,264	1,048	0	0
	Institutions	8,785	0	7,156	1,173	0	1	6,687	0	5,524	846	0	1
	Corporates	43,477	3,009	34,444	15,415	0	2,016	44,710	2,206	35,563	15,472	50	1,392
	Corporates - Of Which: Specialised Lending	6,823	2,476	6,092	2,255	0	1,667	7,151	1,705	5,883	2,104	0	1,037
	Corporates - Of Which: SME	7,124	63	5,944	2,196	0	43	6,207	63	5,110	1,863	0	47
	Retail	2,585	8	2,541	425	7	10	2,620	8	2,577	436	7	12
	Retail - Secured on real estate property	1,060	2	1,060	148	2	3	1,085	1	1,085	152	2	3
CEDAAANI	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	1,060	2	1,060	148	2	3	1,085	1	1,085	152	2	3
	Retail - Qualifying Revolving	410	0	379	11	0	0	409	0	377	11	0	0
	Retail - Other Retail	1,116	6	1,103	266	5	7	1,127	6	1,115	274	5	8
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,116	6	1,103	266	5	7	1,127	6	1,115	274	5	8
	Equity	11	0	11	39	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origin	al Exposure ¹	Exposure Value ¹	Risk exp	osure amount	Value adjustments	Origina	al Exposure ¹	Exposure Value ¹	Risk expo	osure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	– value⁻		Of which: defaulted	and provisions		Of which: defaulted	- value		Of which: defaulted	and provisio
	Central banks and central governments	0	0	0	0	0	0	10	0	10	2	0	0
	Institutions	1,235	0	1,243	246	0	0	1,049	0	1,052	200	0	0
	Corporates	4,662	61	4,583	1,221	0	28	4,249	63	4,129	1,038	0	30
	Corporates - Of Which: Specialised Lending	2,268	61	2,220	594	0	28	2,399	63	2,333	597	0	30
	Corporates - Of Which: SME	407	0	406	159	0	0	157	0	144	42	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
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	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 A	pproach					
				As of 30	/09/2019					As of 31	L/12/2019		
		Origin	al Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	osure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	870	0	1,132	13	0	0	647	0	635	12	0	0
	Institutions	1,118	18	1,118	412	0	12	768	17	768	233	0	8
	Corporates	3,178	9	2,212	1,535	0	12	2,933	9	1,793	1,219	0	10
	Corporates - Of Which: Specialised Lending	1,865	7	1,425	960	0	9	1,768	7	1,205	814	0	7
	Corporates - Of Which: SME	13	0	13	13	0	0	11	0	3	1	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
LINITED CTATEC	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												

(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 A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origina	al Exposure ¹	Exposure	Risk exp	oosure amount	Value adjustments	Origina	Exposure ¹	Exposure	Risk ex	posure amount	Value adjustment
	(mln EUR, %)		Of which: defaulted	─ Value¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisio
	Central banks and central governments	0	0	122	15	0	0	0	0	66	8	0	0
	Institutions	3,542	0	3,542	191	0	0	2,571	0	2,571	136	0	0
	Corporates	2,865	0	2,687	953	0	1	2,096	0	1,918	688	0	1
	Corporates - Of Which: Specialised Lending	874	0	704	236	0	0	819	0	677	235	0	1
	Corporates - Of Which: SME	589	0	588	177	0	1	254	0	254	59	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
TRAINCL	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												

Credit Risk - IRB Approach Norddeutsche Landesbank -Girozentrale-

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origin	al Exposure ¹	Exposure	Risk exp	osure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk expo	osure amount	Valu adjustn
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provi
	Central banks and central governments	133	0	171	11	0	0	131	0	169	11	0	0
	Institutions	779	0	740	105	0	0	264	0	225	40	0	0
	Corporates	3,033	130	2,928	1,097	0	98	2,444	86	2,329	887	0	57
	Corporates - Of Which: Specialised Lending	211	87	210	55	0	59	186	70	170	24	0	43
	Corporates - Of Which: SME	1,442	41	1,419	465	0	36	762	14	759	210	0	11
	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
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0
112111211211120	Retail - Secured on real estate property - Of Which: non-SME	0			0		0	0	0				0
	Retail - Qualifying Revolving Retail - Other Retail	0			0		0	0		0		0	0
	Retail - Other Retail - Of Which: SME	0			0		0	0		١٠			
	Retail - Other Retail - Of Which: non-SME	0	0	١٠	1 0	0		١٠	0	I o	I n	0	
	Equity	0	0		I 0	0		lő		I o	I o	0	
	Other non credit-obligation assets			l ~							Ĭ		
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 31	./12/2019		
		Origii	nal Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	588	0	588	2	0	0	575	0	575	1	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	66	0	66	14	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origin	al Exposure ¹	Exposure	Risk exp	osure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk ex	posure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	12	0	12	5	0	0	19	0	19	2	0	0
	Corporates	1,370	0	1,238	614	0	1	1,870	0	1,399	760	0	2
	Corporates - Of Which: Specialised Lending	910	0	802	382	0	0	1,400	0	1,011	551	0	1
	Corporates - Of Which: SME	74	0	66	42	0	0	74	0	67	42	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
TDELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND	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 A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origin	al Exposure¹	Exposure	Risk expo	osure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk ex	posure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	71	0	71	0	0	0	76	0	76	0	0	0
	Institutions	695	0	695	39	0	0	423	0	423	35	0	0
	Corporates	1,601	23	1,477	622	0	26	1,448	51	1,340	566	0	25
	Corporates - Of Which: Specialised Lending	286	23	201	93	0	21	308	25	228	102	0	21
	Corporates - Of Which: SME	857	0	830	291	0	1	177	0	174	51	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
LLIVEMPOLIDO	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
	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	15	0	15	55	0	0	15	0	15	55	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origin	al Exposure ¹	Exposure	Risk ex	posure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk expo	sure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	162	0	185	0	0	0	155	0	175	0	0	0
	Institutions	153	0	153	35	0	0	142	0	142	28	0	0
	Corporates	662	0	595	266	0	2	645	0	574	253	0	0
	Corporates - Of Which: Specialised Lending	1	0	1	0	0	0	1	0	1	0	0	0
	Corporates - Of Which: SME	83	0	83	22	0	0	81	0	81	20	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
ALICTDIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	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 A	pproach					
				As of 30	/09/2019					As of 31	1/12/2019		
		Origir	nal Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	149	0	256	58	0	0	165	0	266	62	0	0
	Institutions	723	0	723	145	0	0	648	0	648	100	0	0
	Corporates	371	0	262	68	0	0	328	0	222	54	0	0
	Corporates - Of Which: Specialised Lending	188	0	184	49	0	0	153	0	148	36	0	0
	Corporates - Of Which: SME	0	0		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
CANADA	Retail - Secured on real estate property - Of Which: non-SME	0	0		0			O		0	0		0
	Retail - Qualifying Revolving	0		l o			0	ľ			0		0
	Retail - Other Retail	0	0		0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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



General governments exposures by country of the counterparty

						Norda	eutsche Landesbank -Girc							
						Direc	As of 31/12/2019							
				On halance of	hoot	Direc	ct exposures		Doriv	ativos		Off hala	nco choot	-
	(mln EUR)		1	On balance sl	neet				Deriv	atives		Off balai	nce sheet	_
												Off-balance sl	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	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 designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [0	0	0	0	0	0	(0	0	0	0	0	
[3M - 1Y [Austria	0 0 0 0 85 877	0 0 0 0 85 877	0 0 0 0 0	0 0 0 0 0	0 0 0 0 55 244	0 0 0 0 30 557	((((0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Belgium	963 0 69 0 0 91 66 160	0 69 0 0 91 66 160	0 0 0 0 0 0 0	0 0 0 0 0 0	0 16 0 0 0 0 0	0 53 0 0 91 66 0	0 (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Bulgaria	385	385	0	0	175	209	0	0	0	0	0	0	0
Total [0 - 3M [Cyprus													
Total [0 - 3M [Czech Republic													
[U - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Denmark													
Total [0 - 3M [Estonia													



General governments exposures by country of the counterparty

						Nordd	eutsche Landesbank -Gir	rozentrale-						
							As of 31/12/2019	9						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	ntives		Off bala	nce sheet	
	(min 2017)													
												Off-balance sl	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
					I									Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
residual Flataire,	country, region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [0	0	0	0	0	0		0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [26 32	26 32	0	0	26 32	0		0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Finland	0 50 21	50 21	0 0	0	0 50 21	0			0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	-	10 139	10 139	0	0	0 129	10 10		0	0	0 0	0 0	0	10
[0 - 3M [0 23	0 23	0	0	0 23	0		0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [France	0 0	0	0	0	0	0		0 0	0	0	0	0	
[5Y - 10Y [[10Y - more	-	0 0	0 0	0	0	0 0	0		0 0	0	0	0	0	
		23 582 690	582 690	0 0 0	0 0	277	305		0 2 0 110	0	0 0 500	304 0	0 0 0	3
[1Y - 2Y [[2Y - 3Y [Germany	829	829 1,026	0	0	571 419 714	410 312	1: 10:	2 0	2 0	20 0	0	0	
[0 - 3M [,	1,025 1,026 2,694 4,707 1,809	582 690 829 1,026 2,694 4,707 1,809	0 3 0	0 0	714 1,643 2,062 166 5,852	312 1,051 2,642 1,644 6,482	6	223	-19 -103 -100 - 223	274 1,887 609 3,291	10 3 65	0	
Total [0 - 3M [1	12,337	12,337	3	0	5,852	6,482	17 366	1,754	-223	3,291	383	0	1
[3M - 1Y [
[0 - 3M [Croatia													
Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Greece													
	-													
[0 - 3M [
[1Y - 2Y [Hungary													
[5Y - 10Y [[10Y - more														
[0 - 3M [
[3M - 1Y [Ireland													
[3Y - 5Y [[5Y - 10Y [Treiand													
[10Y - more Total [0 - 3M [0	0	0	0	0	0		0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [123	123	0	0	7	116 0		0	0	0	0	0	
[1Y - 2Y [Italy	0 51 13	0 51 13	0 0 0	0 0	0 4 13	0 47 0		0 0	0 0 0	0 0 0	0 0	0 0	
[10Y - more Total		318 505	318 505	0	0	81 105	211 374		0	0	0	0 0	0 0	64
[0 - 3M [0	0	0	0	0	0			0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Latvia	0 0	0 0	0	0 0	0	0		0 0	0 0	0 0	0 0	0 0	
[5Y - 10Y [[10Y - more		40 0 40	40 0 40	0	0 0	0	40 0 40		0 0	0 0	0	0 0	0 0	_
IULAI	<u> </u>	1 40	1 40	<u>ı</u>	ı U	ı U	1 40	<u>. </u>	, ₁ U	ı	ı U	ı	ı U	<u> </u>



General governments exposures by country of the counterparty

						Nordd	eutsche Landesbank -Giro	ozentrale-						
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
	(min zort)								Off-balance sheet exposures					
			Total carrying amount of						Derivatives with positive fair value		negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	0 41 0 0 0 48 0	0 41 0 0 0 0 48 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 48 0	0 41 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M [Netherlands	0 0 0 0 52 52 0 103	0 0 0 0 52 52 52 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 52 0 0	0 0 0 0 0 52 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Poland	0 0 0 0 0 0 0 46 46	0 0 0 0 0 0 0 0 46	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 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						Nordd	eutsche Landesbank -Gir							
						D'	As of 31/12/2019							
				On halanaa	-ba	Dire	ct exposures		P i	eti u u u		Off hala		_
	(mln EUR)		T.	On balance s	sneet				Deriva	tives		Off Dala	nce sheet	-
										Off-balance sheet exposures				
								Derivatives with positive fair value		Derivatives with negative fair value				-
			T-1-1i		1		1							Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
		uenvative iniancial assets	positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				field for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [70 16	0 70 16	000000000000000000000000000000000000000	0 0 0	0 70 16	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Spain	0 0	0	0	0	0	0	0 0	0	0 0	0 0	0	0	
Total		86 86	86 86	0	0	86 86	0	0 0	0 0	0 0	0 0	0 0	0 0	18
[0 - 3M [0 0	0	0	0	0	0 0	0	0 0	0 0	0	0 0	0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Sweden	0 0 10	0 0 10	000000000000000000000000000000000000000	0 0 0	0 0	0 0 10	0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0	
[10Y - more Total		0 10	0 10	0	0	0 0	0 10	0 0	0	0 0	0 0	0 0	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [United Kingdom													
[10Y - more Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Iceland													
[10Y - more Total [0 - 3M [
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Liechtenstein													
Total [0 - 3M [[3M - 1Y [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Na													
[1Y - 2Y [Norway													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Australia													
[0 - 3M [AUSTIAIIA													
Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Canada	0 0 13	0 0 13	0000	0	0	0 0 13	0	0 0	0 0	0	0	0	
[0 - 3M [-	20 90 0	20 90 0	0 0 0	0 0 0	20 59 0	0 10 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
Total [0 - 3M [[3M - 1Y [123	123	0	0	80	23	0	0	0	0	0	0	31
[0 - 3M [Hong Kong													
[3Y - 5Y [[5Y - 10Y [[10Y - more														
Total														



General governments exposures by country of the counterparty

						Nordo	leutsche Landesbank -Gir							
							As of 31/12/2019							
				On balance s		Dire	ect exposures		Deriva					
	(mln EUR)				Off balaı									
	Country / Region								Derivatives with positive fair value			Off-balance sl	neet exposures	
Residual Maturity		Total gross carrying amount of non- derivative financial assets	Total carrying amount of								negative fair value			Risk weighted
			non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	9 0 0 0 0 0 249 258	9 0 0 0 0 0 0 249 258	0 0 0 0 0 0	0 0 0 0 0 0	9 0 0 0 0 0 137	0 0 0 0 0 0 0 77	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	126
[0 - 3M [U.S.	9 0 0 0 28 310 230	9 0 0 0 28 310 230	0 0 0 0 0 0	0 0 0 0 0 0	9 0 0 8 310 55	0 0 0 0 19 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [China	0 26 0 0 0 0 0	0 26 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 26 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Switzerland	0 0 0 15 64 0	0 0 0 15 64 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 15 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	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Other advanced economies non EEA	79 36 7 5 0 15 0	36 7 5 0 15 0	0 0 0 0 0 0 0	0 0 0 0 0 0	36 7 5 0 15 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Other Central and eastern Europe countries non EEA	64	64	U	U.	64		<u> </u>		U	U U	U	U	2
[0 - 3M [Middle East													
Total [0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Norddeutsche Landesbank -Girozentrale-

						Norda	ediscile Landesbank -Gil	Ozericiaic								
							As of 31/12/2019									
			Direct exposures													
	(mln EUR)			Off balance sheet												
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets			Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
			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	Risk weighted exposure amount		
[0 - 3M [Africa															
[0 - 3M [Others	0 10 37 27 251 191 0	0 10 37 27 251 191 0	0 0 0 0 0 0	0 0 0 0 0	0 0 37 27 251 191 0	0 10 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0			

Notes and definition

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
- the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (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.



Performing and non-performing exposures

			A	s of 30/09/201	9				Α	As of 31/12/201	.9			
		Gross carry	ing amount	ing amount		mpairment, hanges in fair redit risk and	Collaterals and financial guarantees received on non-performing		Gross carrying amount			Accumulated i accumulated o value due to c provisions ⁴	changes in fair	Collaterals and financial
		Of which performing but past due >30		f which non-performing ¹		performing			Of which performing but past due >30	<u></u>		On performing	performing	guarantees received on non- performing
(min FUD)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
(mln EUR) Debt securities (including at amortised cost and fair value)	23,417	0	0	0	13	0	0	21,417	0	0	0	8	0	0
Central banks	46	0	0	0	0	0	0	7	0	0	0	0	0	0
General governments	10,003	0	0	0	11	0	0	9,430	0	0	0	7	0	0
Credit institutions	9,517	0	0	0	0	0	0	9,317	0	0	0	0	0	0
Other financial corporations	2,274	0	0	0	0	0	0	1,867	0	0	0	0	0	0
Non-financial corporations	1,577	0	0	0	1	0	0	796	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	109,436	297	3,833	3,808	154	2,115	1,275	106,682	226	2,763	2,753	163	1,386	934
Central banks	5,250	0	0	0	0	0	0	7,896	0	0	0	0	0	0
General governments	15,920	0	0	0	0	0	0	15,447	0	0	0	0	0	0
Credit institutions	17,713	124	0	0	1	0	0	16,253	170	0	0	1	0	0
Other financial corporations	7,030	0	13	13	3	4	0	6,860	2	13	13	6	4	0
Non-financial corporations	57,740	157	3,762	3,738	124	2,087	1,248	54,492	36	2,692	2,684	129	1,359	907
of which: small and medium-sized enterprises at amortised cost	17,002	30	306	304	34	178	103	16,325	4	269	266	28	152	82
Households	5,784	16	59	57	25	23	27	5,736	18	58	57	26	23	26
DEBT INSTRUMENTS other than HFT	132,853	297	3,833	3,808	167	2,115	1,275	128,099	226	2,763	2,753	171	1,386	934
OFF-BALANCE SHEET EXPOSURES	24,432		132	129	34	48	3	22,453		137	124	40	54	1

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

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

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 30/09/2019					As of 31/12/2019)	
	Gross carrying exposures wit measures				Collateral and financial guarantees	Gross carrying exposures witl measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	o	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,948	3,397	1,902	1,883	1,504	2,996	2,360	1,140	1,118	1,015
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	26	10	2	2	6	35	10	2	2	6
Non-financial corporations	3,886	3,374	1,894	1,876	1,473	2,927	2,338	1,132	1,111	1,001
of which: small and medium-sized enterprises at amortised cost	283	237	140	137	120	267	228	124	121	107
Households	36	13	6	5	25	35	13	5	5	8
DEBT INSTRUMENTS other than HFT	3,948	3,397	1,902	1,883	1,504	2,996	2,360	1,140	1,118	1,015
Loan commitments given	47	17	0	0	0	40	20	0	0	0

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

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



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

			As of 30/09/201	.9				As of 31/12/201	.9	
	Gross carrying				Accumulated	Gross carrying				Accumulated
(mln EUR)		Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	1,024	99	1,024	65	0	1,046	96	1,046	53	0
B Mining and quarrying	29	1	29	0	0	28	1	28	0	0
C Manufacturing	3,349	95	3,349	72	0	3,110	107	3,110	82	0
D Electricity, gas, steam and air conditioning supply	12,169	251	12,148	159	0	11,987	251	11,967	174	0
E Water supply	724	6	724	1	0	750	6	750	1	0
F Construction	858	23	858	11	0	839	29	839	15	0
G Wholesale and retail trade	2,611	25	2,611	25	0	2,399	20	2,399	25	0
H Transport and storage	7,875	2,995	7,550	1,716	0	6,420	1,950	6,159	957	0
I Accommodation and food service activities	286	74	279	12	0	279	48	272	14	0
J Information and communication	577	3	577	4	0	580	13	580	14	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0
L Real estate activities	16,677	67	16,634	68	0	15,770	57	15,703	58	0
M Professional, scientific and technical activities	4,002	29	4,002	22	0	3,893	18	3,893	21	0
N Administrative and support service activities	6,422	63	6,419	43	0	6,135	66	6,133	45	0
O Public administration and defence, compulsory social security	24	0	24	0	0	22	0	22	0	0
P Education	68	0	68	0	0	68	0	68	0	0
Q Human health services and social work activities	441	15	441	11	0	436	15	436	27	0
R Arts, entertainment and recreation	229	15	229	1	0	212	15	212	1	0
S Other services	375	1	375	1	0	517	1	517	1	0
Loans and advances	57,740	3,762	57,341	2,211	0	54,492	2,692	54,135	1,488	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.