



2015 EU-wide Transparency Exercise

| | |
|---------------------|----------------------|
| Bank Name | NRW.BANK, Düsseldorf |
| LEI Code | 52990002O5KK6XOGJ020 |
| Country Code | DE |

2015 EU-wide Transparency Exercise

Capital

NRW.BANK, Düsseldorf

| CRR / CRDIV DEFINITION OF CAPITAL | As of 31/12/2014 | As of 30/06/2015 | COREP CODE | REGULATION |
|--|---------------------|---------------------|---|--|
| OWN FUNDS | 19,936 | 20,038 | CA1 {1} | Articles 4(118) and 72 of CRR |
| COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 18,208 | 18,317 | CA1 {1.1.1} | Article 50 of CRR |
| Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | 17,000 | 17,000 | CA1 {1.1.1.1} | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR |
| Retained earnings | 231 | 256 | CA1 {1.1.1.2} | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR |
| Accumulated other comprehensive income | 0 | 0 | CA1 {1.1.1.3} | Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR |
| Other Reserves | 677 | 701 | CA1 {1.1.1.4} | Articles 4(117) and 26(1) point (e) of CRR |
| Funds for general banking risk | 627 | 707 | CA1 {1.1.1.5} | Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR |
| Minority interest given recognition in CET1 capital | 0 | 0 | CA1 {1.1.1.7} | Article 84 of CRR |
| Adjustments to CET1 due to prudential filters | -1 | -2 | CA1 {1.1.1.9} | Articles 32 to 35 and 36 (1) point (f) of CRR |
| (-) Intangible assets (including Goodwill) | -44 | -35 | CA1 {1.1.1.10 + 1.1.1.11} | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR |
| (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | 0 | 0 | CA1 {1.1.1.12} | Articles 36(1) point (c) and 38 of CRR |
| (-) IRB shortfall of credit risk adjustments to expected losses | 0 | 0 | CA1 {1.1.1.13} | Articles 36(1) point (d), 40 and 159 of CRR |
| (-) Defined benefit pension fund assets | 0 | 0 | CA1 {1.1.1.14} | Articles 4(109), 36(1) point (e) and 41 of CRR |
| (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | CA1 {1.1.1.15} | Articles 4(122), 36(1) point (g) and 44 of CRR |
| (-) Excess deduction from AT1 items over AT1 Capital | -229 | -146 | CA1 {1.1.1.16} | Article 36(1) point (j) of CRR |
| (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | -22 | -21 | CA1 {1.1.1.17 to 1.1.1.21} | 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. |
| Of which: from securitisation positions (-) | -22 | -21 | CA1 {1.1.1.18} | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR |
| (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | 0 | 0 | CA1 {1.1.1.22} | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR |
| (-) Deductible DTAs that rely on future profitability and arise from temporary differences | 0 | 0 | CA1 {1.1.1.23} | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR |
| (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment | -428 | -412 | CA1 {1.1.1.24} | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR |
| (-) Amount exceeding the 17.65% threshold | 0 | 0 | CA1 {1.1.1.25} | Article 470 of CRR |
| Other CET1 capital elements and deductions | 0 | 0 | CA1 {1.1.1.27} + CA1 {1.1.1.28} | - |
| Transitional adjustments | 398 | 269 | CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26} | - |
| Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | 0 | 0 | CA1 {1.1.1.6} | Articles 483(1) to (3), and 484 to 487 of CRR |
| Transitional adjustments due to additional minority interests (+/-) | 0 | 0 | CA1 {1.1.1.8} | Articles 479 and 480 of CRR |
| Other transitional adjustments to CET1 Capital (+/-) | 398 | 269 | CA1 {1.1.1.26} | Articles 469 to 472, 478 and 481 of CRR |
| ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 0 | 0 | CA1 {1.2} | Article 61 of CRR |
| Additional Tier 1 Capital instruments (including grandfathered amounts) | 0 | 0 | CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4} | |
| Other additional Tier 1 Capital components and deductions (after transitional adjustments) | 0 | 0 | CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}) | |
| TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 18,208 | 18,317 | CA1 {1.1} | Article 25 of CRR |
| TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 1,728 | 1,721 | CA1 {1.2} | Article 71 of CRR |
| Tier 2 Capital instruments (including grandfathered amounts) | 1,902 | 1,848 | CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4} | |
| Other Tier 2 Capital components and deductions (after transitional adjustments) | -174 | -127 | CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}) | |
| TOTAL RISK EXPOSURE AMOUNT | 45,451 | 46,911 | CA2 {1} | Articles 92(3), 95, 96 and 98 of CRR |
| Common Equity Tier 1 Capital ratio | 40.06% | 39.05% | CA3 {1} | - |
| Tier 1 Capital ratio | 40.06% | 39.05% | CA3 {3} | - |
| Total Capital ratio | 43.86% | 42.71% | CA3 {5} | - |



2015 EU-wide Transparency Exercise

Risk exposure amounts

NRW.BANK, Düsseldorf

| (mln EUR) | as of 31/12/2014 | as of 30/06/2015 |
|---|---------------------|---------------------|
| Risk exposure amounts for credit risk | 42,930 | 44,605 |
| Risk exposure amount for securitisation and re-securitisations in the banking book | 3,651 | 3,598 |
| Risk exposure amount for contributions to the default fund of a CCP | 1 | 2 |
| Risk exposure amount Other credit risk | 39,278 | 41,005 |
| Risk exposure amount for position, foreign exchange and commodities (Market risk) | 24 | 111 |
| of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹ | 0 | 0 |
| Risk exposure amount for Credit Valuation Adjustment | 1,367 | 1,058 |
| Risk exposure amount for operational risk | 1,130 | 1,136 |
| Other risk exposure amounts | 0 | 0 |
| Total Risk Exposure Amount | 45,451 | 46,911 |

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

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

NRW.BANK, Düsseldorf

| | | Standardised Approach | | | | | | | |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
| | | As of 31/12/2014 | | | | As of 30/06/2015 | | | |
| | | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Value adjustments and provisions |
| Consolidated data | Central governments or central banks | 26,904 | 28,146 | 847 | | 27,521 | 28,766 | 1,000 | |
| | Regional governments or local authorities | 40,514 | 41,610 | 490 | | 40,171 | 41,020 | 491 | |
| | Public sector entities | 9,642 | 9,401 | 202 | | 9,899 | 9,827 | 210 | |
| | Multilateral Development Banks | 1,002 | 1,034 | 3 | | 1,033 | 1,059 | 3 | |
| | International Organisations | 1,346 | 1,346 | 0 | | 1,661 | 1,661 | 0 | |
| | Institutions | 41,742 | 38,128 | 9,529 | | 48,146 | 44,224 | 11,519 | |
| | Corporates | 20,314 | 18,103 | 16,242 | | 20,087 | 17,901 | 16,086 | |
| | of which: SME | 424 | 407 | 399 | | 399 | 384 | 377 | |
| | Retail | 7,193 | 7,011 | 5,255 | | 6,855 | 6,705 | 5,026 | |
| | of which: SME | 22 | 21 | 12 | | 18 | 16 | 9 | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 487 | 367 | 514 | 116 | 679 | 538 | 771 | 137 |
| | Items associated with particularly high risk | 105 | 105 | 158 | | 104 | 104 | 156 | |
| | Covered bonds | 4,828 | 4,828 | 773 | | 4,641 | 4,641 | 633 | |
| | Claims on institutions and corporates with a ST credit assessment | 64 | 41 | 12 | | 774 | 749 | 272 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Equity | 1,889 | 1,889 | 4,659 | | 1,895 | 1,895 | 4,686 | | |
| Securitisation | 5,637 | 5,604 | 3,651 | | 5,999 | 5,974 | 3,598 | | |
| Other exposures | 932 | 992 | 992 | | 892 | 152 | 152 | | |
| Standardised Total² | 162,598 | 158,206 | 42,929 | 116 | 169,957 | 165,316 | 44,603 | 138 | |

(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).

| | | Standardised Approach | | | | | | | |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | As of 31/12/2014 | | | | As of 30/06/2015 | | | |
| | | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Value adjustments and provisions ² |
| GERMANY | Central governments or central banks | 5,270 | 5,591 | 0 | | 5,890 | 6,198 | 0 | |
| | Regional governments or local authorities | 36,841 | 37,847 | 66 | | 36,653 | 37,492 | 64 | |
| | Public sector entities | 9,642 | 9,401 | 202 | | 9,899 | 9,827 | 210 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 33,810 | 31,787 | 7,580 | | 34,869 | 32,640 | 7,885 | |
| | Corporates | 15,556 | 13,699 | 13,447 | | 15,582 | 13,774 | 13,475 | |
| | of which: SME | 424 | 407 | 399 | | 399 | 384 | 377 | |
| | Retail | 7,160 | 6,991 | 5,239 | | 6,824 | 6,684 | 5,010 | |
| | of which: SME | 22 | 21 | 12 | | 18 | 16 | 9 | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 484 | 365 | 511 | 115 | 487 | 347 | 485 | 135 |
| | Items associated with particularly high risk | 97 | 97 | 145 | | 99 | 99 | 148 | |
| | Covered bonds | 2,051 | 2,051 | 259 | | 2,326 | 2,326 | 300 | |
| | Claims on institutions and corporates with a ST credit assessment | 33 | 13 | 4 | | 332 | 308 | 123 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Equity | 1,881 | 1,881 | 4,651 | | 1,887 | 1,887 | 4,678 | | |
| Securitisation | | | | | | | | | |
| Other exposures | 592 | 592 | 592 | | 152 | 152 | 152 | | |
| Standardised Total² | 92 | 92 | 92 | 115 | 152 | 152 | 152 | 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) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

| | | Standardised Approach | | | | | | | |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | As of 31/12/2014 | | | | As of 30/06/2015 | | | |
| | | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Value adjustments and provisions ² |
| SPAIN | Central governments or central banks | 2,116 | 2,695 | 117 | | 2,097 | 2,627 | 127 | |
| | Regional governments or local authorities | 1,456 | 1,456 | 46 | | 1,327 | 1,327 | 46 | |
| | 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 | 684 | 105 | 52 | | 1,293 | 723 | 361 | |
| | Corporates | 110 | 110 | 110 | | 85 | 85 | 85 | |
| | 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 | 1,390 | 1,390 | 356 | | 939 | 939 | 174 | |
| | Claims on institutions and corporates with a ST credit assessment | 5 | 5 | 3 | | 200 | 200 | 100 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Equity | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| Securitisation | | | | | | | | | |
| Other exposures | 65 | 0 | 0 | | 65 | 0 | 0 | | |
| Standardised Total² | 65 | 0 | 0 | 0 | 65 | 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 does not include Securitisation exposures

| | | Standardised Approach | | | | | | | |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | As of 31/12/2014 | | | | As of 30/06/2015 | | | |
| | | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Value adjustments and provisions ² |
| NETHERLANDS | Central governments or central banks | 2,121 | 2,121 | 0 | | 2,081 | 2,081 | 0 | |
| | Regional governments or local authorities | 856 | 856 | 0 | | 829 | 829 | 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 | 1,370 | 1,413 | 322 | | 1,885 | 1,925 | 456 | |
| | Corporates | 945 | 903 | 593 | | 784 | 725 | 484 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 5 | 5 | 3 | | 5 | 4 | 3 | |
| | 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 | 0 | 1 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 300 | 300 | 30 | | 302 | 302 | 30 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 28 | 28 | 6 | |
| | 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 | | |
| Standardised Total² | 0 | 0 | 0 | 0 | 0 | 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 does not include Securitisation exposures

| | | Standardised Approach | | | | | | | |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | As of 31/12/2014 | | | | As of 30/06/2015 | | | |
| | | 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 |
| FRANCE | Central governments or central banks | 2,621 | 2,621 | 0 | | 2,533 | 2,533 | 0 | |
| | Regional governments or local authorities | 31 | 31 | 6 | | 30 | 30 | 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 | 1,322 | 1,154 | 434 | | 2,709 | 2,426 | 721 | |
| | Corporates | 685 | 685 | 484 | | 558 | 558 | 384 | |
| | 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 | | 13 | 13 | 1 | |
| | Claims on institutions and corporates with a ST credit assessment | 11 | 8 | 2 | | 203 | 203 | 41 | |
| | 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 | 65 | 0 | 0 | | 65 | 0 | 0 | | |
| Standardised Total² | | | | 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 does not include Securitisation exposures

| | | Standardised Approach | | | | | | | |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | As of 31/12/2014 | | | | As of 30/06/2015 | | | |
| | | 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 |
| ITALY | Central governments or central banks | 3,248 | 3,248 | 46 | | 3,126 | 3,126 | 121 | |
| | Regional governments or local authorities | 192 | 192 | 52 | | 187 | 187 | 43 | |
| | 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 | 46 | 46 | 22 | | 39 | 39 | 19 | |
| | Corporates | 48 | 48 | 30 | | 48 | 48 | 30 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 3 | 2 | 2 | | 2 | 2 | 2 | |
| | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| Securitisation | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| Other exposures | 65 | 0 | 0 | | 65 | 0 | 0 | | |
| Standardised Total² | | | | 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 does not include Securitisation exposures

| | | Standardised Approach | | | | | | | |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | As of 31/12/2014 | | | | As of 30/06/2015 | | | |
| | | 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 |
| UNITED KINGDOM | Central governments or central banks | 200 | 457 | 0 | | 216 | 500 | 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 | 1,437 | 730 | 263 | | 2,185 | 1,670 | 621 | |
| | Corporates | 768 | 510 | 344 | | 799 | 517 | 344 | |
| | 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 | | 3 | 3 | 4 | |
| | Covered bonds | 886 | 886 | 89 | | 857 | 857 | 86 | |
| | Claims on institutions and corporates with a ST credit assessment | 11 | 10 | 3 | | 6 | 5 | 1 | |
| | 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 | | |
| Standardised Total² | | | | 1 | | | | 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 does not include Securitisation exposures

| | | Standardised Approach | | | | | | | |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | As of 31/12/2014 | | | | As of 30/06/2015 | | | |
| | | 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 |
| AUSTRIA | Central governments or central banks | 1,793 | 1,793 | 0 | | 1,752 | 1,752 | 0 | |
| | Regional governments or local authorities | 0 | 80 | 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 | 302 | 222 | 85 | | 317 | 317 | 117 | |
| | Corporates | 59 | 59 | 59 | | 70 | 70 | 70 | |
| | 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 | 189 | 189 | 283 | 0 |
| | Items associated with particularly high risk | 4 | 4 | 6 | | 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 | | |
| Standardised Total² | | | | 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 does not include Securitisation exposures

| | | Standardised Approach | | | | | | | |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | As of 31/12/2014 | | | | As of 30/06/2015 | | | |
| | | 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 |
| BELGIUM | Central governments or central banks | 1,413 | 1,413 | 0 | | 1,507 | 1,507 | 0 | |
| | Regional governments or local authorities | 80 | 80 | 0 | | 20 | 20 | 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 | 3 | 0 | 0 | | 13 | 10 | 5 | |
| | Corporates | 395 | 395 | 198 | | 390 | 390 | 196 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 1 | 1 | 1 | | 1 | 1 | 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 | 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 | 40 | 0 | 0 | | 40 | 0 | 0 | | |
| Standardised Total² | | | | 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 does not include Securitisation exposures

| | | Standardised Approach | | | | | | | |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | As of 31/12/2014 | | | | As of 30/06/2015 | | | |
| | | 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 |
| UNITED STATES | Central governments or central banks | 63 | 63 | 0 | | 68 | 68 | 0 | |
| | Regional governments or local authorities | 473 | 473 | 211 | | 510 | 510 | 228 | |
| | 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 | 238 | 252 | 113 | | 247 | 262 | 125 | |
| | Corporates | 804 | 838 | 404 | | 688 | 698 | 366 | |
| | 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 | 4 | 4 | 1 | | 5 | 5 | 1 | |
| | 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 | | |
| Standardised Total² | | | | 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 does not include Securitisation exposures

| | | Standardised Approach | | | | | | | |
|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | As of 31/12/2014 | | | | As of 30/06/2015 | | | |
| | | 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 |
| AUSTRALIA | Central governments or central banks | 956 | 956 | 0 | | 1,035 | 1,035 | 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 | 352 | 352 | 70 | | 415 | 415 | 84 | |
| | Corporates | 85 | 85 | 43 | | 81 | 81 | 41 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 1 | 1 | 1 | | 1 | 1 | 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 | 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 | | |
| Standardised Total² | | | | 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 does not include Securitisation exposures



2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

NRW.BANK, Düsseldorf

| | | IRB Approach | | | | | | | | | | | |
|------------------------------------|--|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|---|----------|---|---|
| | | As of 31/12/2014 | | | | | As of 30/06/2015 | | | | | | |
| | | 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 | | | | |
| (min EUR, %) | | 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 | 0 |
| Other non credit-obligation assets | | | | | | | | | | | | | |
| IRB Total | | | 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).

2015 EU-wide Transparency Exercise

Sovereign Exposure

NRW.BANK, Düsseldorf

| (mln EUR) | | As of 31/12/2014 | | | | | | | | | | | | | | |
|-------------------|------------------|--|---|---|---|---|--------------------------------------|---|--------------------------------------|----------------|--------------------------------------|---|--------------------------------------|----------------|-----------|---|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) | | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) | | | | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) | | | | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) | | | | |
| | | of which: loans and advances | of which: FVO (designated at fair value through profit&loss) banking book | of which: AFS banking book | of which: FV0 (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Derivatives with positive fair value | | Derivatives with negative fair value | | Derivatives with positive fair value | | Derivatives with negative fair value | | | |
| | | | | | | | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | | |
| [0 - 3M] | Austria | 15 | | 15 | | | | | | | | -21 | 0 | | | |
| [3M - 1Y] | | 31 | | 31 | | | | | | | | -25 | 0 | | | |
| [1Y - 2Y] | | 285 | | 285 | | | | | | | | -62 | 1 | | | |
| [2Y - 3Y] | | 79 | | 79 | | | | | | | | -74 | 2 | | | |
| [3Y - 5Y] | | 337 | | 337 | | | | | | | | -325 | 10 | | -2 | 0 |
| [5Y - 10Y] | | 408 | | 408 | | | | | | | | -132 | 6 | | | |
| [10Y - more] | | | | | | | | | | | | | | | | |
| Total | | 1,154 | 0 | 1,154 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -638 | 19 | -2 | 0 | |
| [0 - 3M] | Belgium | 60 | | 60 | | | | | | | | | | | | |
| [3M - 1Y] | | 11 | | 11 | | | | | | | | | | | | |
| [1Y - 2Y] | | 23 | | 23 | | | | | | | | | | | | |
| [2Y - 3Y] | | 180 | | 180 | | | | | | | | | | | | |
| [3Y - 5Y] | | 252 | | 252 | | | | | | | | | | | | |
| [5Y - 10Y] | | 547 | | 547 | | | | | | | | | | | | |
| [10Y - more] | | | | | | | | | | | | | | | | |
| Total | | 1,074 | 0 | 1,074 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -66 | 0 | -353 | -1 | |
| [0 - 3M] | Bulgaria | 37 | | 37 | | | 11 | | | | | | | | | |
| [3M - 1Y] | | | | | | | | | | | | | | | | |
| [1Y - 2Y] | | | | | | | | | | | | | | | | |
| [2Y - 3Y] | | | | | | | | | | | | | | | | |
| [3Y - 5Y] | | | | | | | | | | | | | | | | |
| [5Y - 10Y] | | | | | | | | | | | | | | | | |
| [10Y - more] | | | | | | | | | | | | | | | | |
| Total | | 37 | 0 | 37 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | -10 | 0 | -116 | -2 | |
| [0 - 3M] | Cyprus | | | | | | | | | | | | | | | |
| [3M - 1Y] | | | | | | | | | | | | | | | | |
| [1Y - 2Y] | | | | | | | | | | | | | | | | |
| [2Y - 3Y] | | | | | | | | | | | | | | | | |
| [3Y - 5Y] | | | | | | | | | | | | | | | | |
| [5Y - 10Y] | | | | | | | | | | | | | | | | |
| [10Y - more] | | | | | | | | | | | | | | | | |
| Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M] | Czech Republic | | | | | | | | | | | | | | | |
| [3M - 1Y] | | | | | | | | | | | | | | | | |
| [1Y - 2Y] | | | | | | | | | | | | | | | | |
| [2Y - 3Y] | | | | | | | | | | | | | | | | |
| [3Y - 5Y] | | | | | | | | | | | | | | | | |
| [5Y - 10Y] | | | | | | | | | | | | | | | | |
| [10Y - more] | | | | | | | | | | | | | | | | |
| Total | | 7 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -1 | 0 | |
| [0 - 3M] | Denmark | | | | | | | | | | | | | | | |
| [3M - 1Y] | | | | | | | | | | | | | | | | |
| [1Y - 2Y] | | | | | | | | | | | | | | | | |
| [2Y - 3Y] | | | | | | | | | | | | | | | | |
| [3Y - 5Y] | | | | | | | | | | | | | | | | |
| [5Y - 10Y] | | | | | | | | | | | | | | | | |
| [10Y - more] | | | | | | | | | | | | | | | | |
| Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -141 | 1 | -395 | 0 | |
| [0 - 3M] | Estonia | | | | | | | | | | | | | | | |
| [3M - 1Y] | | | | | | | | | | | | | | | | |
| [1Y - 2Y] | | | | | | | | | | | | | | | | |
| [2Y - 3Y] | | | | | | | | | | | | | | | | |
| [3Y - 5Y] | | | | | | | | | | | | | | | | |
| [5Y - 10Y] | | | | | | | | | | | | | | | | |
| [10Y - more] | | | | | | | | | | | | | | | | |
| Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -10 | 0 | -30 | 0 | |
| [0 - 3M] | Finland | | | | | | | | | | | | | | | |
| [3M - 1Y] | | | | | | | | | | | | | | | | |
| [1Y - 2Y] | | | | | | | | | | | | | | | | |
| [2Y - 3Y] | | | | | | | | | | | | | | | | |
| [3Y - 5Y] | | | | | | | | | | | | | | | | |
| [5Y - 10Y] | | | | | | | | | | | | | | | | |
| [10Y - more] | | | | | | | | | | | | | | | | |
| Total | | 42 | 0 | 42 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -50 | 0 | -100 | 0 | |
| [0 - 3M] | France | | | | | | | | | | | | | | | |
| [3M - 1Y] | | | | | | | | | | | | | | | | |
| [1Y - 2Y] | | | | | | | | | | | | | | | | |
| [2Y - 3Y] | | | | | | | | | | | | | | | | |
| [3Y - 5Y] | | | | | | | | | | | | | | | | |
| [5Y - 10Y] | | | | | | | | | | | | | | | | |
| [10Y - more] | | | | | | | | | | | | | | | | |
| Total | | 1,413 | 4 | 1,413 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -95 | -3 | |
| Total | | 2,557 | 4 | 2,557 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -96 | -3 | |

2015 EU-wide Transparency Exercise

Sovereign Exposure

NRW.BANK, Düsseldorf

| (mln EUR) | | As of 31/12/2014 | | | | | | | | | | | | | | | |
|---|------------------|--|----------------------------|---|---|--------------------------------------|----------------|---|----------------|--------------------------------------|----------------|---|----------------|------|---|---|---|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) | | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) | | | | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) | | | | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) | | | | | |
| | | of which: loans and advances | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Derivatives with positive fair value | | Derivatives with negative fair value | | Derivatives with positive fair value | | Derivatives with negative fair value | | | | | |
| | | | | | | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Malta | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Netherlands | 46 | 46 | 46 | | | | | | 0 | 0 | -1 | 0 | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Poland | 21 | 21 | 21 | | | | | | -21 | 0 | -1 | 0 | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Portugal | 389 | 389 | 389 | | | | | | -12 | 0 | -41 | -2 | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Romania | 401 | 401 | 401 | | | | | | -21 | 0 | -56 | 0 | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Slovakia | 51 | 51 | 51 | | | | | | -20 | 0 | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Slovenia | 54 | 54 | 54 | | | | | | 0 | 0 | -1 | 0 | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Spain | 236 | 236 | 236 | | | | | | -150 | 0 | -406 | -3 | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Sweden | 2487 | 2487 | 2487 | | | | | | -25 | 0 | -100 | 0 | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -169 | 2 | -200 | 0 | 0 | 0 |

2015 EU-wide Transparency Exercise

Sovereign Exposure

NRW.BANK, Düsseldorf

| (mln EUR) | | As of 31/12/2014 | | | | | | | | | | | | | | | |
|---|------------------|--|---|---|---|---|--------------------------------------|---|--------------------------------------|----------------|--------------------------------------|---|--------------------------------------|----------------|-----|------|-----|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) | | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) | | | | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) | | | | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) | | | | | |
| | | of which: loans and advances | | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Derivatives with positive fair value | | Derivatives with negative fair value | | Derivatives with positive fair value | | Derivatives with negative fair value | | | | |
| | | | | | | | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | United Kingdom | 64 | 0 | 64 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -41 | 1 | -12 | 0 | -82 | 3 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Iceland | 99 | 0 | 99 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -1 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Liechtenstein | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Norway | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -50 | 0 | 0 | 0 | -50 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Australia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -95 | 2 | -469 | 14 | -367 | 12 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Canada | 15 | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Hong Kong | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Japan | 140 | 0 | 140 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -25 | 0 | -46 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | U.S. | 4 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -49 | 0 | 0 | -12 | 0 | 0 |
| | | 474 | 0 | 474 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -49 | 0 | -12 | 0 | 0 | 0 |

2015 EU-wide Transparency Exercise

Sovereign Exposure

NRW.BANK, Düsseldorf

| (mln EUR) | | As of 31/12/2014 | | | | | | | | | | | | | | | |
|--|--|--|-----|---|---|---|--------------------------------------|---|--------------------------------------|----------------|--------------------------------------|---|--------------------------------------|----------------|-----|------|-----|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) | | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) | | | | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) | | | | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) | | | | | |
| | | of which: loans and advances | | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Derivatives with positive fair value | | Derivatives with negative fair value | | Derivatives with positive fair value | | Derivatives with negative fair value | | | | |
| | | | | | | | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | China | | | | | | | | | | | -20 | 0 | | | -32 | 0 |
| Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -267 | 2 | -82 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Switzerland | | | | | | | | | | | | | | | | |
| Total | | 43 | 43 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Other advanced economies non EEA | | | | | | | | | | | | | -5 | 0 | -109 | 0 |
| Total | | 100 | 100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -141 | 1 | -109 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | | | | |
| Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Middle East | | | | | | | | | | | | | 0 | 0 | -2 | 0 |
| Total | | 74 | 74 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -2 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Latin America and the Caribbean | | | | | | | | | | | | | | | -2 | 0 |
| Total | | 15 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -2 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Africa | | | | | | | | | | | | | -10 | 0 | -3 | 0 |
| Total | | 80 | 80 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -10 | 0 | -3 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Others | | | | | | | | | | | | | -45 | 0 | -177 | -14 |
| Total | | 23 | 23 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -74 | 1 | -60 | -4 | -4 | -4 |
| Total | | 23 | 23 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -130 | 1 | -237 | -18 | -18 | -18 |

Notes and definitions

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

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

(3) The exposures reported include the positions towards counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

| (mln EUR) | | As of 30/06/2015 | | | | | | | | | | | | | |
|---|------------------|--|---|---|---|---|--------------------------------------|---|--------------------------------------|----------------|---------------------------------------|---|--------------------------------------|-----------------------|--|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) | | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) | | | | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) | | | | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) | | | |
| | | of which: loans and advances | | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Derivatives with positive fair value | | Derivatives with negative fair value | | Derivatives with positive fair value | | Derivatives with negative fair value | | |
| | | | | | | | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Austria | 15 266 46 93 568 404 1,392 | 0 | 15 266 46 93 568 404 1,392 | 0 | 0 | 0 | 0 | 0 | 0 | -103 -170 -363 -80 -615 | 1 1 10 3 16 | -25 -2 0 0 -27 | 0 0 0 0 0 | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Belgium | 20 177 254 533 984 | 0 | 20 177 254 533 984 | 0 | 0 | 0 | 0 | 0 | 0 | -200 -70 -112 -381 | 0 1 3 4 | -89 -50 -22 -162 | 0 0 0 0 | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Bulgaria | | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | | | -79 -40 -119 | -1 0 -1 | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Cyprus | | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | | | | 0 | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Czech Republic | 8 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | | | -1 | 0 | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Denmark | | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 -25 -25 -98 -67 -216 | 0 0 0 1 0 1 | -51 0 -50 -89 -340 | 0 0 0 0 0 | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Estonia | | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | | | -30 | 0 | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Finland | 139 167 307 | 0 | 139 167 307 | 0 | 0 | 0 | 0 | 0 | 0 | -50 | 0 | -100 -150 -75 -325 | 0 0 0 0 | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | France | 113 222 14 696 1,414 2,460 | 4 | 113 222 14 696 1,414 2,460 | 0 | 0 | 0 | 0 | 0 | 0 | | | -1 -103 -104 | 0 -2 -2 | |

| (mln EUR) | | As of 30/06/2015 | | | | | | | | | | | | | | | | | |
|--|------------------|--|----------------------------|---|---|--------------------------------------|----------------|---|----------------|--------------------------------------|----------------|---|----------------------------|---|---------------------------------|---|----------------------------|---|------------------------------|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) | | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) | | | | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) | | | | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) | | | | | | | |
| | | of which: loans and advances | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Derivatives with positive fair value | | Derivatives with negative fair value | | Derivatives with positive fair value | | Derivatives with negative fair value | | | | | | | |
| | | | | | | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Malta | | | | | | | | | | | | | | | | | | |
| Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Netherlands | 10 29 83 291 288 1.425 119 | | 10 29 83 291 288 1.425 119 | | | | | | | | 0 0 -22 0 -323 -130 0 | 0 0 0 0 3 0 | | -1 0 0 0 -179 -1 | | 0 0 0 0 3 0 | | 0 0 0 0 -1 -1 |
| Total | | 2,245 | 0 | 2,245 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -497 | 4 | | -179 | | -1 | | -1 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Poland | 36 80 16 273 120 81 155 | | 36 80 16 273 120 81 155 | | | | | | | | | | | | | | | |
| Total | | 760 | 0 | 760 | 0 | 0 | 77 | 0 | 0 | 0 | 0 | -22 | 0 | | -1 | | 0 | | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Portugal | 346 80 | | 346 80 | | | | | | | | | | | | | | | |
| Total | | 426 | 0 | 426 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | -32 | | -204 | | -5 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Romania | | | | | | | | | | | | | | | | | | |
| Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -47 | 0 | | -107 | | 0 | | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Slovakia | 51 25 94 50 | | 51 25 94 50 | | | | | | | | | | | | | | | |
| Total | | 219 | 0 | 219 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -20 | 0 | | 0 | | 0 | | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Slovenia | 27 38 56 12 | | 27 38 56 12 | | | | | | | | | | | | | | | |
| Total | | 133 | 0 | 133 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | -1 | | 0 | | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Spain | 157 46 204 356 461 288 297 | | 157 46 204 356 461 288 297 | | | | | | | | | | | | | | | |
| Total | | 2,319 | 0 | 2,319 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -182 | 0 | | -926 | | -8 | | -8 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Sweden | | | | | | | | | | | | | | | | | | |
| Total | | 6 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -156 | 1 | | -200 | | 0 | | 0 |

| (mln EUR) | | As of 30/06/2015 | | | | | | | | | | | | | |
|---|------------------|--|---|---|---|---|--------------------------------------|---|--------------------------------------|----------------|--------------------------------------|---|--------------------------------------|----------------|----|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) | | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) | | | | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) | | | | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) | | | |
| | | of which: loans and advances | | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Derivatives with positive fair value | | Derivatives with negative fair value | | Derivatives with positive fair value | | Derivatives with negative fair value | | |
| | | | | | | | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | United Kingdom | | | | | | | | | | | -45 | 0 | | |
| | | 71 | 0 | 71 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -147 | 3 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Iceland | 107 | 0 | 107 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -1 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Liechtenstein | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Norway | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -50 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Australia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -22 | 0 | | |
| | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -1,035 | 32 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Canada | 5 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 11 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 10 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 32 | 0 | 32 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 102 | 0 | 102 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 182 | 0 | 182 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Hong Kong | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Japan | 148 | 0 | 148 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -47 | 0 | -35 | 0 |
| | | 148 | 0 | 148 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -157 | 0 | -35 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | U.S. | 4 | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -13 | 0 | -40 | 0 |
| | | 3 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -13 | 0 |
| | | 3 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 3 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 107 | 0 | 107 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 391 | 0 | 391 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 511 | 0 | 511 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -13 | 0 | -54 | -1 |

| (mln EUR) | | As of 30/06/2015 | | | | | | | | | | | | | |
|--|--|--|---|---|---|--------------------------------------|----------------|---|----------------|--------------------------------------|----------------|---|----------------|------|----|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) | | | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) | | | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) | | | | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) | | | |
| | | of which: loans and advances | | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Derivatives with positive fair value | | Derivatives with negative fair value | | Derivatives with positive fair value | | Derivatives with negative fair value | | | |
| | | | | | | Notional value | Fair-value (+) | Notional value | Fair-value (-) | Notional value | Fair-value (+) | Notional value | Fair-value (-) | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | China | | | | | | | | | | | -30 | 0 | -58 | 0 |
| Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -308 | 2 | -58 | 0 | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Switzerland | 35 | | 35 | | | 5 | | | | | | | | |
| Total | | 591 | 0 | 591 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Other advanced economies non EEA | | | | | | | | | | | -5 | 0 | -2 | 0 |
| Total | | 100 | 0 | 100 | 0 | 0 | 0 | 0 | 0 | -141 | 1 | -109 | 0 | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | | |
| Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Middle East | | | | | | | | | | | 0 | 0 | -2 | 0 |
| Total | | 81 | 0 | 81 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -2 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Latin America and the Caribbean | | | | | | | | | | | | | -2 | 0 |
| Total | | 6 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -2 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Africa | | | | | | | | | | | | | -3 | 0 |
| Total | | 78 | 0 | 78 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -3 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] | Others | | | | | | | | | | | -20 | 0 | -199 | -5 |
| Total | | 23 | 0 | 23 | 0 | 0 | 0 | 0 | 0 | -137 | 1 | -222 | -6 | | |

Notes and definitions

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

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

(3) The exposures reported include the positions towards counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments



2015 EU-wide Transparency Exercise

Leverage ratio

NRW.BANK, Düsseldorf

(mln EUR, %)

| | | As of 31/12/2014 | As of 30/06/2015 | Disclosure Template Code | REGULATION |
|----------|---------------------------------------|---------------------|---------------------|-----------------------------|---|
| A | Tier 1 capital | 18,208 | 18,317 | LRCom {20} | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| B | Total leverage ratio exposures | 161,176 | 166,815 | LRCom {21} | |
| C | Leverage ratio | 11.30% | 10.98% | A/B | |