

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



2018 EU-wide Transparency Exercise Capital

| Part | | | | | | | |
|--|---------------------------|----------|--|--------|--------|---|---|
| 18 | | | | | | | |
| Mathematical Process | | | transitional adjustments) | | | | |
| Part | | | instruments) | | | | |
| 1 | | A.1.2 | Retained earnings | | 253 | C 01.00 (r130,c010) | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR |
| Part | | A.1.3 | Accumulated other comprehensive income | 0 | 0 | C 01.00 (r180,c010) | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR |
| Part | | A.1.4 | Other Reserves | 727 | 728 | C 01.00 (r200,c010) | Articles 4(117) and 26(1) point (e) of CRR |
| Part | | A.1.5 | Funds for general banking risk | 808 | 858 | 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 |
| Part | | A.1.7 | Adjustments to CET1 due to prudential filters | 0 | 0 | C 01.00 (r250,c010) | Articles 32 to 35 of and 36 (1) point (I) of CRR |
| Part | | A.1.8 | | -30 | -28 | 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 associated DTLs | 0 | 0 | C 01.00 (r370,c010) | Articles 36(1) point (c) and 38 of CRR |
| Part | | A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | 0 | 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 |
| 1.1 | | A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | 0 | 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 | -51 | 0 | C 01.00 (r440,c010) | Article 36(1) point (j) of CRR |
| March Control Contro | | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | 0 | -17 | 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 CRS; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 239 of CRS; Articles 36(1) point k) (iii) and 239(3) of CRS; Articles 36(1) point k) (iv) and 137(3) of CRS; Articles 36(1) point k) (iv) and 155(4) of CRS. |
| Material | | A.1.14.1 | | 0 | -17 | C 01.00 (r460,c010) | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR |
| Auto | | A.1.15 | (-) Holdings of CE11 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 |
| March Marc | | A.1.16 | | 0 | 0 | C 01.00 (r490,c010) | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR |
| ASS Coltange ASS | | A.1.17 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment | -399 | -395 | 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 |
| ALE Commence to decision of CET (Cett (Cett (Cett) Cett) (Cett) (Cet | | A.1.18 | (-) Amount exceding the 17.65% threshold | 0 | 0 | C 01.00 (r510,c010) | Article 48 of CRR |
| ALIA Treatment described and protection of the protection of t | riansaonai period | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 CRR | 0 | 0 | C 01.00 (r524,c010) | Article 3 CRR |
| ACT The residence of particular of the Tay particular of CTT Capital Intervence (CT) 0 0 CELE (CADIDATIO) Assessment of the Tay of CADIDATION Assessment of the Tay of CADIDATION Assessment of CTT Capital Intervence (CTT Capital Intervence CTT Capital Interven | | A.1.20 | CET1 capital elements or deductions - other | 0 | -9 | C 01.00 (r529,c010) | - |
| ACCUPANT TO TRANSPORT The relational eligibations for the abbition of murbly steems (cr) 0 0 0 0 0 0 0 0 0 | | A.1.21 | Transitional adjustments | 90 | 0 | CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26) | - |
| No. 1.213 One for treatment adjustments in CET1 Capital (n) 10 0 0 0 0 0 0 0 0 | | A.1.21.1 | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | 0 | 0 | C 01.00 (r220,c010) | Articles 483(1) to (3), and 484 to 487 of CRR |
| ACCURATION The CONTRA (cost of educations and after transforced adjustments) | | 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 | | A.1.21.3 | Other transitional adjustments to CET1 Capital (+/-) | 90 | 0 | C 01.00 (r520,c010) | Articles 469 to 472, 478 and 481 of CRR |
| A | | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 0 | 0 | C 01.00 (r530,c010) | Article 61 of CRR |
| A2.3 Other Additional Time 1 Capital components and deductions 5.1 0 c. C. Elli option_capital = C. S. District_Capital components and deductions A2.4 Additional Time 1 branchistoral adjustments A3. THE 1 CAPITAL (set of deductions and after transitional adjustments) A4.1 Time 2 Capital (instruments) A4.1 Time 2 Capital (instruments) A4.2 Other Time 2 Capital (instruments) A4.3 The 2 Capital (instruments) A4.1 Time 2 Capital (instruments) A4.2 Other Time 2 Capital (instruments) A4.3 Time 2 Capital (instruments) A4.4 Time 2 Capital (instruments) A4.5 Time 2 Capital (instruments) A4.6 Time 2 Capital (instruments) A4.7 Time 2 Capital (instruments) A4.8 Time 2 Capital (instruments) A4.9 Time 2 Capital (instruments) A4.1 Time 2 Capital (instruments) A4.2 Time 2 Capital (instruments) A4.3 Time 2 Resolutional adjustments A4.5 Time 2 Resolutional adjustments A4.6 Time 2 Capital (instruments) A4.7 Time 2 Resolutional adjustments A4.9 Other Time 2 Capital (instruments) A4.1 Time 2 Resolutional adjustments A4.2 Other Time 2 Capital (instruments) A4.3 Time 2 Resolutional adjustments A4.3 Time 2 Resolutional adjustments A4.5 Time 3 Resolutional adjustments A4.6 Time 3 Resolutional adjustments A4.7 Time 4 Resolutional adjustments included A4.8 Time 5 Resolutional adjustments included A4.8 Time 5 Resolutional adjustments included A4.8 Time 5 Resolutional adjustments included A4.8 Time 6 Resolut | | A.2.1 | Additional Tier 1 Capital instruments | 0 | 0 | C 01.00 (r540,c010) + C 01.00 (r670,c010) | |
| A24 Addrought Text Transformal adjustments 51 | | A.2.2 | (-) Excess deduction from T2 items over T2 capital | 0 | 0 | C 01.00 (r720,c010) | |
| A3 THER 1 CAPITAL (net of deductions and after transitional adjustments) 18,379 18,390 0.100 (001,600) Anice 23 of Oils | | A.2.3 | Other Additional Tier 1 Capital components and deductions | 51 | 0 | | |
| A4 | | A.2.4 | Additional Tier 1 transitional adjustments | -51 | 0 | C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010) | |
| A41 Tier 2 Capital instruments | | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 18,379 | 18,390 | C 01.00 (r015,c010) | Article 25 of CRR |
| A42 Other Tier 2 Capital components and deductions -1 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1 -1 - | | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 1,590 | 1,591 | C 01.00 (r750,c010) | Article 71 of CRR |
| A42 Other Tier 2 Capital components and deductions | | A.4.1 | Tier 2 Capital instruments | 1,630 | 1,592 | C 01.00 (r760,c010) + C 01.00 (r890,c010) | |
| No. Proceedings Proceedi | | A.4.2 | Other Tier 2 Capital components and deductions | -1 | -1 | + 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) + | |
| REQUIREMENTS B.1 Of which: Transitional adjustments included 0 0 0 0 0 0 0 0 0 | | | | | | + C 01.00 (r960,c010) | |
| C.1 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 41.60% 40.40% 43.01) - | OWN FUNDS REQUIREMENTS | | | | | | Articles 92(3), 95, 96 and 98 of CRR |
| C.2 TIER 1 CAPITAL RATIO (transitional period) C.2 TIER 1 CAPITAL RATIO (transitional period) 41.60% 40.40% CA3 (3) | | | <u> </u> | | | | |
| C2 | CAPITAL RATIOS (%) | | | | | | |
| CET1 Capital D COMMON EQUITY TIER 1 CAPITAL (fully loaded) 18,339 18,390 18,390 18,200 | Transitional period | | | | | ** | - |
| CET ARTIO (%) E COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) 41.51% 40.40% [0.1]/(E-b.1] . | CET1 Capital | | | | | | - |
| F Adjustments to AT1 due to IFRS 9 transitional arrangements 0 C05.01 (+40,c010) | Fully loaded | | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 18,339 | 18,390 | A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)] | - |
| Memo items F Adjustments to ATI due to IFRS 9 transitional arrangements 0 C05.01 (+40,c020) Adjustments to T2 due to IFRS 9 transitional arrangements 0 C05.01 (+40,c020) | | | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) | 41.51% | 40.40% | [D.1]/[B-B.1] | - |
| Memo items F Adjustments to 12 due to IFRS 9 transitional arrangements 0 C65.01 (+40,-030) | | F | Adjustments to CET1 due to IFRS 9 transitional arrangements | | 0 | C 05.01 (r440,c010) | |
| F Adjustments to T2 due to IFRS 9 transitional arrangements 0 C05.01 (H40,c030) | Memo items | F | Adjustments to AT1 due to IFRS 9 transitional arrangements | | 0 | C 05.01 (r440,c020) | |
| F Adjustments included in RWAs due to IFRS 9 transitional arrangements 0 C05.01 (H40,c040) | | F | Adjustments to T2 due to IFRS 9 transitional arrangements | | 0 | C 05.01 (r440,c030) | |
| | | F | Adjustments included in RWAs due to IFRS 9 transitional arrangements | | 0 | C 05.01 (r440,c040) | |

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable 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 ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



Leverage ratio

| | (min EUR, %) | As of 31/12/2017 | As of 30/06/2018 | COREP CODE | REGULATION |
|-----|---|------------------|---------------------|---------------------|---|
| A.1 | Tier 1 capital - transitional definition | 18,379 | 18,390 | C 47.00 (r320,c010) | |
| A.2 | Tier 1 capital - fully phased-in definition | 18,339 | 18,390 | C 47.00 (r310,c010) | |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital | 161,670 | 168,131 | 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 | 161,630 | 168,131 | C 47.00 (r290,c010) | CRR |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | 11.4% | 10.9% | C 47.00 (r340,c010) | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | 11.4% | 10.9% | C 47.00 (r330,c010) | |



Risk exposure amounts

| (vd. EUD) | As of 31/12/2017 | as of 30/06/2018 |
|---|------------------|------------------|
| (mln EUR) Risk exposure amounts for credit risk | 42,084 | 43,360 |
| Risk exposure amount for securitisation and re-securitisations in the banking book | 1,398 | 1,387 |
| Risk exposure amount for contributions to the default fund of a CCP | 2 | 3 |
| Risk exposure amount Other credit risk | 40,685 | 41,970 |
| Risk exposure amount for position, foreign exchange and commodities (Market risk) | 28 | 8 |
| of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹ | 0 | 0 |
| Risk exposure amount for Credit Valuation Adjustment | 878 | 856 |
| Risk exposure amount for operational risk | 1,194 | 1,291 |
| Other risk exposure amounts | 0 | 0 |
| Total Risk Exposure Amount | 44,184 | 45,516 |

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



P&L

NRW.Bank

| (all FUD) | As of 31/12/2017 | As of 30/06/2018 |
|--|------------------|------------------|
| (mln EUR) Interest income | 4,153 | 2,112 |
| Of which debt securities income | 974 | 437 |
| Of which loans and advances income | 1,448 | 661 |
| Interest expenses | 3,542 | 1,784 |
| (Of which deposits expenses) | 1,092 | 517 |
| (Of which debt securities issued expenses) | 760 | 435 |
| (Expenses on share capital repayable on demand) | 0 | 0 |
| Dividend income | 31 | 16 |
| Net Fee and commission income | 88 | 38 |
| Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial | 00 | 30 |
| assets, net | 20 | 11 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | 0 | 0 |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net | -1 | -1 |
| Gains or (-) losses from hedge accounting, net | 0 | 0 |
| Exchange differences [gain or (-) loss], net | 0 | 0 |
| Net other operating income /(expenses) | -110 | -103 |
| TOTAL OPERATING INCOME, NET | 638 | 289 |
| (Administrative expenses) | 214 | 112 |
| (Depreciation) | 5 | 2 |
| Modification gains or (-) losses, net | n.a. | 0 |
| (Provisions or (-) reversal of provisions) | -2 | -3 |
| (Commitments and guarantees given) | -2 | -3 |
| (Other provisions) | -1 | 0 |
| Of which pending legal issues and tax litigation ¹ | 0 | |
| Of which restructuring ¹ | 0 | |
| (Increases or (-) decreases of the fund for general banking risks, net) ² | 50 | 25 |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) | 336 | 140 |
| (Financial assets at fair value through other comprehensive income) | n.a. | 0 |
| (Financial assets at amortised cost) | n.a. | 0 |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) | 7 | -2 |
| (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 | 2 | 2 |
| 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 | 31 | 15 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | 23 | 10 |
| Profit or (-) loss after tax from discontinued operations | 0 | 0 |
| PROFIT OR (-) LOSS FOR THE YEAR | 23 | 10 |
| Of which attributable to owners of the parent | 23 | 10 |

(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."



Market Risk

| | | | | | | | | | NKW.Ba | ink | | | | | | | | | | | | |
|--|----------------------------|----------------------------|---|--------------------------|--|-------------------------------|--------------------------------|---|--------|--------------------------------|-----------------|----------------------------------|---|---|--|---|--------------------------------|-----------------|-------|--------------------------------|-----------------|----------------------------------|
| | SA | | | | | IM | | | | | | | | | | IM | | | | | | |
| | As of 31/12/2017 | As of 30/06/2018 | | | | As of 31/1 | 12/2017 | | | | | | As of 30/06/2018 | | | | | | | | | |
| | | | VaR (Memoran | | | | | ALL PRICE RISKS CAPITAL CHARGE FOR CTP | | VaR (Memorandum item) | | STRESSED VaR (Memorandum item) | | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE | | ALL PRICE RISKS CAPITAL CHARGE FOR CTP | | | | | | |
| (min EUR) | TOTAL RISK EXPOSURE AMOUNT | 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 | 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 | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT |
| Traded Debt Instruments | 28 | 8 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 28 | 8 | ō | ō | ō | 0 | | | | | | | o o | 0 | ō | ō | | | | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Equities | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk Foreign exchange risk | 0 | 1 | 0 | 0 | I % | 0 | | | | | | | l å | 0 | 0 | 0 | | | | | | |
| Commodities risk | Ĭ | I ő | 0 | ő | l ő | o o | | | | | | | ľ | o o | ı ö | l ő | | | | | | |
| Total | 28 | 8 | ō | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Ō | 0 | 0 | 0 | 0 | 0 | _ | 0 |



Credit Risk - Standardised Approach

NRW.Bank

| | | | | | Standardis | ed Approach | | | |
|-------------------|---|---|-----------------------------|--------|------------|--------------------------------|-----------------------------|--------|----------------------------------|
| | | As of 31/12/2017 As of 30/06/2018 As of 30/06/2018 | | | | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | | | Original Exposure ¹ | Exposure Value ¹ | | Value adjustments and provisions |
| | (min EUR, %) | | | | | | | | |
| | Central governments or central banks | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | |
| | Public sector entities Multilateral Development Banks | | | | | | | 249 | |
| | International Organisations | | | | | | | 3 | |
| | Institutions | | | | | | | 11.240 | |
| | Corporates | | | | | | | | |
| | of which: SMF | | | | | | | | |
| | Retail | | | | | | | | |
| | of which: SME | | | | | | | | |
| Consolidated data | Secured by mortgages on immovable property | | | | | 42 | 0 | | |
| Corisonaleu data | of which: SMF | | | | | 0 | 0 | 0 | |
| | Exposures in default | | | | 74 | 373 | 248 | 340 | 67 |
| | Items associated with particularly high risk | | | | /1 | | | | 07 |
| | Covered bonds | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | 1,790 | 1.260 | 752 | | 3.926 | 3.125 | 1,522 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 1.939 | 1.934 | 4,744 | | 1.939 | 1.939 | 4,758 | |
| | Securitisation | 4,223 | 4,222 | 1,398 | | 4.184 | 4.184 | 1.387 | |
| | Other exposures | 428 | 428 | 188 | | 202 | 202 | 202 | |
| ĺ | Standardised Total | 170,612 | 162.092 | 42,082 | 87 | 176,738 | 168,676 | 43,357 | 75 |

(I) 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)

| | | | | | Standardis | ed Approach | | | |
|---------|---|--------------------------------|-----------------------------|-------------------------|--|--------------------------------|-----------------------------|-------------------------|--|
| | | | As of 31/12 | 2/2017 | | | As of 30/06/ | 2018 | |
| | | 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 |
| | (min EUR, %) Central governments or central banks | | | | | | | | |
| | | 5,535 | 5,844 | 0 | | 8,009 | 8,470 | 0 | 8 |
| | Regional governments or local authorities Public sector entities | 40.178 | 41.197 | 54 | | 38.826 | 39.918 | 53 | |
| | | 9,297 | 8,909 | 250 | | 11,508 | 11,124 | 249 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 37.445 | 31.797 | 8.638 | | 36.483 | 33.079 | 8.886 | |
| | Corporates | 16,634 | 14,503 | 14,145 | | 16,791 | 14,727 | 14,326 | |
| | of which: SME | 396 | 369 | 362 | | 335 | 322 | 316 | |
| | Retail | 5,073 | 4,947 | 3,704 | | 4,796 | 4,703 | 3,522 | |
| | of which: SME | 50 | 35 | 20 | | 42 | 29 | 17 | |
| GERMANY | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 328 | 247 | 337 | 73 | 314 | 241 | 329 | 66 |
| | Items associated with particularly high risk | 154 | 154 | 231 | | 282 | 282 | 423 | |
| | Covered bonds | 1,996 | 1,996 | 303 | | 2,101 | 2,101 | 311 | |
| | Claims on institutions and corporates with a ST credit assessment | 929 | 399 | 352 | | 1.539 | 1.285 | 601 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 1,931 | 1,926 | 4,737 | | 1,932 | 1,932 | 4,751 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 188 | 188 | 188 | | 202 | 202 | 202 | |
| | Standardised Total ² | | | | 84 | | | | 73 |

(ii) Chiginal exposure, unlike Exposure-scale insported before basing into account any effect due to credit conversion factors or credit risk milipation techniques (e.g., substitution effects).

(iii) Chiginal exposure, unlike Exposure-scale before basing into account any effect due to credit conversion factors or credit risk milipation techniques (e.g., substitution effects).

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

| | | | | | Standardis | ed Approach | | | |
|---------|---|--------------------------------|-----------------------------|-------------------------|--|--------------------------------|-----------------------------|-------------------------|--|
| | | | As of 31/12 | 2/2017 | | | As of 30/06 | 2018 | |
| | (min EUR. %) | Original Exposure ^t | 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 | 2,974 | 2.974 | 0 | | 3,079 | 3.079 | 0 | |
| | Regional governments or local authorities | 2,374 | 2,974 | | | 27 | 27 | | |
| | Public sector entities | 28 | 20 | | | 2/ | 27 | 3 | |
| | Multilateral Development Banks | 0 | | | | 0 | 0 | 0 | |
| | International Organisations | 0 | 1 6 | 0 | | 0 | | 0 | |
| | Institutions | 1.676 | 1.277 | 463 | | 1,730 | 1.362 | 499 | |
| | Corporates | 653 | 653 | 463 | | 705 | 705 | 501 | |
| | of which: SME | 0.33 | 0.00 | 0 | | ,,,, | ,,,, | 0 | |
| | Retail | 0 | l ŏ | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 1 . | 0 | | 0 | , | 0 | |
| FRANCE | Secured by mortgages on immovable property | 0 | l ŏ | 0 | | 0 | 0 | 0 | |
| TIVITCE | of which: SME | 0 | 1 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 | 11 | 11 | 1 | | 11 | 11 | 1 | |
| | Claims on institutions and corporates with a ST credit assessment | 303 | 303 | 151 | | 1.143 | 683 | 342 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 40 | 40 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

10 Chajmal exposure, unlike Exposure value, in control deficer balling into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

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

| · · · rotal value aujustinents and prove | sions per country of counterparty excludes those for securistisation exposures, additional valuation adjus | uniens (AVAS) and other own runus | reductions related to the expo | sures, out includes general t | real risk aujusuments. | | | | |
|--|--|-----------------------------------|--------------------------------|-------------------------------|--|--------------------------------|-----------------------------|-------------------------|--|
| | | | | | Standardis | ed Approach | | | |
| | | | As of 31/12 | 2/2017 | | | As of 30/06 | 2018 | |
| | (min 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 |
| | (min EUR, %) Central governments or central banks | 711 | 937 | 0 | | 859 | 1.085 | 0 | |
| | Regional governments or local authorities | 711 | 93/ | 0 | | 839 | 1,005 | 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 | 2.114 | 1.628 | 523 | | 3.776 | 1.585 | 521 | |
| | Corporates | 851 | 624 | 448 | | 945 | 718 | 494 | |
| | 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 | |
| LINITED KINGDOM | Secured by mortgages on immovable property | 0 | n | 0 | | 0 | 0 | 0 | |
| 0.11.120 14.100011 | 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 | 1 | 1 | 2 | | 1 | 1 | 1 | |
| | Covered bonds | 548 | 548 | 55 | | 540 | 540 | 54 | |
| | Claims on institutions and corporates with a ST credit assessment | 486 | 486 | 211 | | 565 | 565 | 258 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| 1 | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 1 | | | | 1 |

Standardised Total

Totagoal exposure, unitie Exposure value, is reported before baking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

Total value aductments and novivious one counter of countercard vecludes those for securidisation executes. Additional valuation aductments (AVIA) and of their own funds reductions related to the executes, but includes owneral credit risk adiabatments.



Credit Risk - Standardised Approach

NRW.Bank

| | | | | THE TOTAL CONTROL OF THE TOTAL CONTROL OT THE TOTAL CONTROL OF THE TOTAL | | | | | |
|-----------------|---|--------------------------------|-----------------------------|--|--|--------------------------------|-----------------------------|----------------------|--|
| | | | | | Standardis | ed Approach | | | |
| | | | As of 31/12 | 2/2017 | | | As of 30/06 | 2018 | |
| | | 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 |
| | (min EUR, %) | | | | | | | | |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 1.866 | 1.866 | 0 | |
| | Multilateral Development Banks International Organisations | 1,777 3.185 | 1,777 3.185 | 3 | | 3,020 | 3,020 | 3 | |
| | Institutions | | 3.185 | 0 | | 3.020 | 3.020 | 0 | |
| | Corporates | 0 | U | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | | 0 | 0 | | 0 | 0 | 0 | |
| Other Countries | Secured by mortgages on immovable property | , | 0 | 0 | | 0 | 0 | 0 | |
| Other countries | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 7 | 7 | 7 | | 7 | 7 | 7 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

Total sub-adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | | | | Standardis | ed Approach | | | |
|-----------------|---|--------------------------------|-----------------------------|-------------------------|--|--------------------------------|-----------------------------|-------------------------|--|
| | | | As of 31/12 | 2/2017 | | | As of 30/06/ | 2018 | |
| | | 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 |
| | (min EUR, %) Central governments or central banks | 1,315 | 1,315 | 0 | | 1.319 | 1.319 | 0 | |
| | Regional governments or local authorities | 941 | 941 | 4 | | 1,319 | 1,319 | 0 | |
| | Public sector entities | 941 | 941 | | | 1.005 | 1.005 | 0 | |
| | Multilateral Development Banks | 0 | , | 0 | | 0 | 0 | 0 | |
| | International Organisations | , i | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 1.696 | 1.696 | 361 | | 1.452 | 1.452 | 316 | |
| | Corporates | 709 | 676 | 478 | | 667 | 655 | 459 | |
| | of which: SME | 703 | 0,0 | 0 | | 0.07 | 0.55 | 0 | |
| | Retail | 6 | 6 | 4 | | 7 | 6 | 5 | |
| | of which: SME | 0 | 0 | 0 | | n | 0 | 0 | |
| NETHERLANDS | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| THE ITTERCHINGS | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 6 | 6 | 9 | 0 | 6 | 6 | 9 | 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 | | 300 | 300 | 150 | |
| | 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 Total ² | | | | 0 | | | | 0 |

** Companie exposuler, unine: exposure vaue, is reported before standard not account any effect due for conscious conscious of content and any effect due for conscious conscious or cereal real, insulgation excension excensional exposure value, is reported before standard not extend any effect due for conscious conscious or cereal real employers, quisitation effects.

**Total value adjustments and provisions per country of counterparty excludes those for sexualisation exposures, additional valuations of distinct and other own funds reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions reductions reductions reductions reductions reductions reductions reductions.

| | | | | | Standardis | ed Approach | | | |
|---------------|---|--------------------------------|-----------------------------|-------------------------|--|--------------------------------|-----------------------------|-------------------------|--|
| | | | As of 31/12 | 2/2017 | | | As of 30/06 | 2018 | |
| | (min 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 | 691 | 691 | 0 | | 724 | 724 | 0 | |
| | Regional governments or local authorities | 586 | 586 | 251 | | 601 | 601 | 258 | |
| | 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 | 1 | 0 | | 1 | 1 | 0 | |
| | Corporates | 1.511 | 1.510 | 835 | | 1.637 | 1.637 | 858 | |
| | 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 | |
| UNITED STATES | 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 | 61 | 61 | 36 | | 18 | 18 | 9 | |
| | 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 Total ² | | | | 0 | | | | l 0 |

(II) 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 securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| Total value adjustments and or | rovisions per country of counterparty excludes those for securistisation exposures, additional valuation adia | stments (AVAs) and other own funds | reductions related to the exor | sures, but includes oeneral o | redit risk adiustments. | | | | |
|--------------------------------|---|------------------------------------|--------------------------------|-------------------------------|--|--------------------------------|-----------------------------|-------------------------|--|
| | | | | | Standardis | ed Approach | | | |
| | | | As of 31/12 | 2/2017 | | | As of 30/06 | 2018 | |
| | | 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 |
| | (min EUR, %) | | | | | | | | |
| | Central governments or central banks | 1.518 | 1.518 | 0 | | 1.990 | 1.990 | 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 Corporates | 671 | 671 87 | 134 | | 795 | 795 98 | 159 | |
| | of which: SME | 87 | 8/ | 44 | | 98 | 98 | 47 | |
| | er when see | 0 | 0 | | | 0 | 0 | | |
| | of which: SME | 0 | | | | 0 | 0 | | |
| AUSTRALIA | Secured by mortgages on immovable property | 0 | l ° | | | 0 | , | | |
| AUSTRALIA | of which: SMF | , i | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | , | 0 | l , | 0 | 0 | 0 | l , | 0 |
| | Items associated with particularly high risk | o o | ı ö | l 0 | | 0 | 0 | l 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | o o | 0 | | 0 | 0 | 0 | |
| | 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 Total ² | | | | 0 | _ | | | 0 |

To Chrismil eucosure. unlike Eucosure value, is recorted before balsno into account any effect due to credit conversion factors or credit risk mitioation techniques (e.a. substitution effects).

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



Credit Risk - Standardised Approach NRW.Bank

| | | | | NKW.bdrik | | | | | |
|-------|--|--------------------------------|-----------------------------|-------------------------|--|--------------------------------|-----------------------------|-------------------------|--|
| | | | | | Standardis | sed Approach | | | |
| | | | As of 31/12 | 2/2017 | | | As of 30/06/ | 2018 | |
| | (min 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 Regional governments or local authorities Public sector entities | 903 963 | 1.069 963 | 0 | | 752 753 | 942 753 | 6 | |
| | Multilateral Development Banks International Organisations | 0 0 0 | 0 | 0 | | 0 0 | 0 0 0 | 0 | |
| | Institutions Corporates of which: SME | 280 104 | 114 104 | 57 104 | | 379 111 | 52 111 | 26 111 | |
| 00474 | Retail of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| SPAIN | Secured by mortgages on immovable property of which: SME Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment | 0 466 | 0 466 0 | 0 80 | | 0 392 0 | 0 392 0 | 0 39 | |
| | Collective investments undertakings (CIU) Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Securitisation Other exposures Standardised Total ² | 40 | 40 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | Standardis | ed Approach | | | |
|--------|---|--------------------------------|-----------------------------|-------------------------|--|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 31/12 | 2/2017 | | | As of 30/06/ | 2018 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustment and provisions ² |
| | (min EUR, %) Central governments or central banks | 2,745 | 2,745 | 118 | | 1.851 | 1,851 | 121 | |
| | Regional governments or local authorities | 2,745 | 2,745 | 35 | | 1,051 | 1,651 | 35 | |
| | Public sector entities | 108 | 100 | 33 | | 103 | 103 | 33 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 20 | 20 | 10 | | 22 | 22 | 11 | |
| | Corporates | 78 | 78 | 78 | | 77 | 77 | 64 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 3 | 3 | 2 | | 2 | 2 | 1 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| ITALY | Secured by mortgages on immovable property | 0 | ō | 0 | | 0 | 0 | 0 | |
| 11/121 | 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 | | | | | | | | |
| | Other exposures | 40 | 40 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

| | | | | | Standardis | ed Approach | | | |
|---------|---|--------------------------------|-----------------------------|-------------------------|--|--------------------------------|-----------------------------|-------------------------|--|
| | | | As of 31/12 | /2017 | | | As of 30/06 | /2018 | |
| | (min 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 | 1,676 | 1,676 | 0 | | 1.622 | 1.622 | 0 | |
| | Regional governments or local authorities | 1,070 | 1,070 | 0 | | 1,022 | 1,022 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | Ů | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | ō | | 0 | 0 | 0 | |
| | Institutions | 44 | 44 | 19 | | 61 | 61 | 23 | |
| | Corporates | 96 | 96 | 96 | | 84 | 84 | 84 | |
| | of which: SME | 0 | 0 | 0 | | 6 | 6 | 6 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| AUSTRIA | 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 | | 5 | 5 | 7 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 100 | 100 | 50 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity Securitisation | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | | 0 | | 0 | | 0 | |
| | Other exposures Standardised Total ² | 0 | 0 | 0 | | 0 | 0 | 0 | |



Credit Risk - IRB Approach

| | | | | | | | IRB App | roach | | | | | |
|-------------------|--|------------|------------------------|--------------------------------|------------|------------------------|----------------------|------------|------------------------|--------------------------------|-----------|------------------------|----------------------|
| | | | | As of 3: | 1/12/2017 | | | | | As of 30 | /06/2018 | | |
| | | Original E | xposure ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustments | Original E | xposure ¹ | Exposure Value ¹ | Risk expo | sure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | value- | | Of which: defaulted | and provisions | | Of which: defaulted | value- | | Of which: defaulted | and provisions |
| | Central banks and central governments | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Institutions | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Corporates | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Corporates - Of Which: Specialised Lending | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Corporates - Of Which: SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail - Secured on real estate property | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| Consolidated data | Retail - Secured on real estate property - Of Which: non-SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail - Qualifying Revolving Retail - Other Retail | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | Ů |
| | Equity | U | | U | 0 | | U | U | | U | 0 | | - |
| | Securitisation | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| | Other non credit-obligation assets | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | · · |
| | IRB Total | | | | Š | | | | | | ň | | |

⁽s) 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).



Sovereign Exposure

NRW.Bank

| (min EUR) | | | | | | | | | As of 31 | /12/2017 | | | | | | | | |
|---|------------------|------------------------------------|---------------------------|----------------------------------|------------------------------------|---------------------------------|---|------------------------------------|---------------------------------|---------------------------------------|------------------------------------|---------------------------------|---------------------------------------|------------------------------------|---------------------------------|-------------------------------------|------------------------------------|---------------------------------|
| | | | | Memo: brea | kdown by acco | ounting portf | olio | | | | | | | | | | | |
| Country / Region | Financial as | of which: loans and advances | of which: debt securities | Held for trading ¹ | of which: Loans and advances | of which: Debt securities | Designated at fair value through profit or loss ² | of which: Loans and advances | of which: Debt securities | - Available-for- sale ³ | of which: Loans and advances | of which: Debt securities | Loans and Receivables ⁴ | of which: Loans and advances | of which: Debt securities | Held-to- maturity investments | of which: Loans and advances | of which: Debt securities |
| TOTAL - ALL COUNTRIES | 54,775.9 | 31,107.1 | 23,668.8 | 395.3 | 0.0 | 395.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 54,380.6 | 31,107.1 | 23,273.5 | 0.0 | 0.0 | 0.0 |
| Austria | | | | 335.5 | 0.0 | 333.5 | 0.0 | 0.0 | 0.0 | | 0.0 | 0.0 | 31,300.0 | 51,107.1 | 23/275.5 | 0.0 | 0.0 | 0.0 |
| Austria Belgium | 1,113.1 | 810.4 0.0 | 302.7 | | | | | | | | | | | | | | | |
| Bulgaria | 784.9 0.0 | 0.0 | 784.9 0.0 | | | | | | | | | | | | | | | |
| Croatia | 0.0 | 0.0 | 0.0 | | | | | | | | | | | | | | | |
| Cyprus | 0.0 | 0.0 | 0.0 | | | | | | | | | | | | | | | |
| Czech Republic | 311.6 | 0.0 | 311.6 | | | | | | | | | | | | | | | |
| Denmark | 0.0 | 0.0 | 0.0 | | | | | | | | | | | | | | | |
| Estonia | 0.0 | 0.0 | 0.0 | | | | | | | | | | | | | | | |
| Finland | 525.5 | 0.0 | 525.5 | | | | | | | | | | | | | | | |
| France | 2,905.9 | 1.4 | 2,904,4 | | | | | | | | | | | | | | | |
| Germany | 38,453.8 | 29,951.2 | 8,502.6 | | | | | | | | | | | | | | | |
| Greece | 0.0 | 0.0 | 0.0 | | | | | | | | | | | | | | | |
| Hungary | 15.9 | 0.0 | 15.9 | | | | | | | | | | | | | | | |
| Ireland | 787.9 | 0.0 | 787.9 | | | | | | | | | | | | | | | |
| Italy | 1,677.2 | 0.0 | 1,677.2 | | | | | | | | | | | | | | | |
| Latvia | 14.7 | 0.0 | 14.7 | | | | | | | | | | | | | | | |
| Lithuania | 118.2 | 0.0 | 118.2 | | | | | | | | | | | | | | | |
| Luxembourg | 143.9 | 0.0 | 143.9 | | | | | | | | | | | | | | | |
| Malta | 0.0 | 0.0 | 0.0 | | | | | | | | | | | | | | | |
| Netherlands | 1,393.1 | 38.3 | 1,354.8 | | | | | | | | | | | | | | | |
| Poland | 781.6 | 0.0 | 781.6 | | | | | | | | | | | | | | | |
| Portugal | 29.7 | 0.0 | 29.7 | | | | | | | | | | | | | | | |
| Romania | 0.0 | 0.0 | 0.0 | | | | | | | | | | | | | | | |
| Slovakia | 51.7 | 0.0 | 51.7 | | | | | | | | | | | | | | | |
| Slovenia | 222.9 | 0.0 | 222.9 | | | | | | | | | | | | | | | |
| Spain | 1,865.5 | 167.8 | 1,697.8 | | | | | | | | | | | | | | | |
| Sweden | 5.1 | 0.0 | 5.1 | | | | | | | | | | | | | | | |
| United Kingdom | 56.5 | 0.0 | 56.5 | | | | | | | | | | | | | | | |
| Iceland | 20.6 | 0.0 | 20.6 | | | | | | | | | | | | | | | |
| Liechtenstein | 0.0 | 0.0 | 0.0 | | | | | | | | | | | | | | | |
| Norway | 0.0 | 0.0 | 0.0 | | | | | | | | | | | | | | | |
| Switzerland | 547.7 | 77.9 | 469.8 | | | | | | | | | | | | | | | |
| Australia | 0.0 | 0.0 | 0.0 | | | | | | | | | | | | | | | |
| Canada | 448.5 | 45.5 | 403.0 | | | | | | | | | | | | | | | |
| China | 0.0 | 0.0 | 0.0 | | | | | | | | | | | | | | | |
| Hong Kong | 0.0 1,242.7 | 0.0 | 0.0 1,242.7 | | | | | | | | | | | | | | | |
| Japan U.S. | 1,242.7 473.7 | 0.0 | 473.7 | | | | | | | | | | | | | | | |
| U.S. Other advanced economies non EEA | 4/3./ 147.5 | 0.0 | 147.5 | | | | | | | | | | | | | | | |
| Other advanced economies non EEA Other Central and eastern Europe countries non EEA | 0.0 | 0.0 | 0.0 | | | | | | | | | | | | | | | |
| Middle East | 75.3 | 0.0 | 75.3 | | | | | | | | | | | | | | | |
| Latin America and the Caribbean | 28.3 | 0.0 | 28.3 | | | | | | | | | | | | | | | |
| Africa | 0.0 | 0.0 | 0.0 | | | | | | | | | | | | | | | |
| Others | 532.9 | 14.7 | 518.2 | | | | | | | | | | | | | | | |
| Note: | 332.9 | 14.7 | 310.2 | | | | | | | | | | | | | | | |
| Note: | | | | | | | | | | | | | | | | | | |

Information disclosed in this template is sourced from FINREP templates F 20 and F 04. The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Armex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commencial activity (which shall be reported under "non-financial comportations"); social security funds, and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

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



| | deneral govern | ments exposures by country of NRW.Bank | the counterparty | | | | | | | | | | | |
|---|------------------|--|---|--|--|---|---|---------------------|-------------------|------------------|---------------------|------------------|------------------|-----------------|
| | | TWIS WY LIKELING | | | | | As of 30/06/2018 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance si | neet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sh | neet exposures | |
| | | | | | | | | Derivatives with po | sitive fair value | Derivatives with | negative fair value | | · | _ |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | 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 positions) | | | | | | | | | Nominal | Provisions | exposure amount |
| | | | | 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 | | | |
| [0 - 3M [| | | | | | | | | | | | | | |
| [3M - 1Y [| | 0 75 66 | 0 75 66 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [[2Y - 3Y [| Austria | 235 114 | 235 114 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [[5Y - 10Y [| | 272 | 272 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more Total [0 - 3M [| | 329 1,092 0 | 329 1,092 | 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 - 1Y 「 「1Y - 2Y 「 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| Belgium | 0 510 | 0 510 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total | | 202 712 | 202 712 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| Bulgaria | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | | |
| [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total | Cyprus | | | | | | | | | | | | | |
| [0 - 3M [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y | Czech Republic | 28 0 | 28 0 | 0 0 | 0 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 0 0 | |
| [10Y - more | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total [0 - 3M [3M - 1Y | İ | 28 0 0 | 28 0 0 | 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 1 |
| [1Y - 2Y [| Denmark | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 | 0 | 0 0 0 0 | 0 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 [[3M - 1Y [| | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y | Estonia | | | | | | | | | | | | | |
| Total | 1 | | | | | | | | | | | | | |



| | | NRW.Bank | | | | | As of 30/06/2018 | | | | | | | |
|---|------------------|---|--|--|--|--|--|---|---|---|---|--|--|-------------------------------|
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sl | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance sl | neet exposures | |
| | | | Total carrying amount of | | | | | Derivatives with po | ositive fair value | Derivatives with | negative fair value | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | |
| [0 - 3M [| Finland | 0 0 61 159 0 300 0 | 0 0 61 159 0 300 0 | 0 | 0 | 0 | 0 0 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| France | 0 1 10 0 0 85 1077 | 0 1 10 0 0 856 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| Total [0 - 3M f [3M - 1Y] [1 - 2Y f [2 - 2Y] [3 - 2Y - 5Y f [5 - 10Y] [10 - more Total | Germany | 1,944 2,995 4,496 3,603 3,123 4,732 5,945 12,613 37,533 | 1,944 2,995 4,494 3,630 3,123 4,732 5,945 12,613 37,531 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 5 3 0 3 9 13 31 | 120 171 41 141 473 484 1,347 2,776 | 2 2 8 5 15 39 15 | 65 119 234 180 395 1,400 1,014 3,408 | 30 113 6 0 8 69 157 383 | 0 | 336 |
| Total | Croatia | 3/,333 | 37,331 | , and the second | · · | , and the second | , and the second | 04 | 2,776 | 66 | 3,405 | 383 | , and the second | 336 |
| [0 - 3M] [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total | Greece | | | | | | | | | | | | | |
| [0 - 3M [| Hungary | 0 15 0 0 0 0 | 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 0 0 | 0 0 0 0 | 2 |
| Total | Ireland | 0 153 430 41 0 51 0 | 0 153 430 41 0 51 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



| | Canada govern | NRW.Bank | and admitted party | | | | | | | | | | | |
|--|------------------|--|--|----------------------------|--|---|------------------|----------------------|--------------------|------------------|---------------------|----------------|---------------|-------------------------------|
| | | 100000000000000000000000000000000000000 | | | | | As of 30/06/2018 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (min EUR) | | | On balance sl | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | (MIN EUR) | | | | | | | | | | | | | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | | | | | | Derivatives with pos | sitive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | | | | | |
| | | | Total carrying amount of | | | | | | | | | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | non-derivative financial assets (net of short | | | | | | | | | | | exposure amount |
| | | derivative illiancial assets | positions) | | | | | | | | | Nominal | Provisions | |
| | | | | of which: Financial assets | of which: Financial assets designated at fair value | of which: Financial assets at fair value through other | | Carrying amount | Notional amount | Carrying amount | Notional amount | | | |
| | | | | held for trading | through profit or loss | comprehensive income | amortised cost | | | , 3 | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| [0 - 3M [| | 0 3 | 0 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [| Italy | 3 25 10 | 3 25 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 13Y - 5Y 15Y - 10Y 10Y - more Total | | 253 1.377 | 10 253 1,377 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M [| | 1,672 | 1,672 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 35 |
| [3M - 1Y [| Latvia | 0 11 | 0 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [[5Y - 10Y [| Latvia | 0 | 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 0 | 0 0 | 0 |
| [0 - 3M [3M - 1Y [1Y - 2Y | | 0 | 0 0 47 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [[3Y - 5Y] [5Y - 10Y [| Lithuania | 47 25 6 | 4/ 25 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more Total | | 0 78 | 0 78 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 14 |
| [0 - 3M [3M - 1Y 1Y - 2Y | | 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] | Luxembourg | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | | 144 0 144 | 144 0 144 | 0 | 0 | 0 | 0 | 0 | 0 0 0 | 0 0 | 0 | 0 0 | 0 0 | 0 |
| [0 - 3M [| | 277 | | | , | , | Ů | | | | | | | |
| [1Y - 2Y [2Y - 3Y [3Y - 5Y | Malta | | | | | | | | | | | | | |
| [5Y - 10Y [10Y - more | | | | | | | | | | | | | | |
| Total [0 - 3M [[3M - 1Y [| | 0 163 | 0 163 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [1V - 2V [| Netherlands | 98 160 214 795 | 98 160 214 795 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [| | 89 | 80 | 0 | 0 | 0 | 0 | 0 | 0 0 0 | 0 0 0 | 0 0 | 0 0 | 0 0 0 | |
| Total | | 1,519 | 1,519 0 232 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| | 232 36 23 | 232 36 23 | 0 | 0 0 | 0 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 0 0 | |
| [3Y - 5Y [[5Y - 10Y [| Poland | 0 82 | 0 82 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| f 10Y - more Total | | 164 537 | 164 537 | 0 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 88 |



| | | NRW.Bank | | | | | As of 30/06/2018 | | | | | | | |
|--------------------|------------------|--|--|---|--|--|---|---|---|---|---|---|---|-----------------|
| | | | | | | Dire | ct exposures | <u>'</u> | | | | | | |
| | (mln EUR) | | | On balance sl | heet | | | | Deriva | ntives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance sl | heet exposures | |
| | | | | | | | | Derivatives with po | ositive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | | | | | 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 positions) | of which: Financial assets | of which: Financial assets | of which: Financial assets at | of which: Financial assets at | | | | | Nominal | Provisions | exposure amount |
| | | | | 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 [| Portugal | 0 21 11 18 0 0 0 0 | 0 21 18 0 0 0 | 0 | 0 | 0 0 0 0 0 | 0 | 0 0 0 0 | 0 0 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 [| Romania | 39 | 39 | U | U | 0 | 0 | 0 | 0 | 0 | 0 | Ü | U | U |
| Total [0 - 3M | Slovakia | 0 8 13 0 0 25 0 | 0 8 13 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 | 3 |
| Total [0 - 3M [| Slovenia | 96 0 0 0 0 56 0 79 0 | 90 0 0 0 50 0 56 0 79 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 | 0 |
| [0 - 3M [| Spain | 2 52 0 0 408 45 35 577 388 | 52 0 408 45 35 577 388 1,505 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 0 0 0 | 0 | 0 | 0 | 0 |
| Total [0 - 3M [| Sweden | 1,505 0 0 0 0 150 5 0 | 1,505 0 0 0 0 150 5 0 | 0 | 0 | 0 0 0 0 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total To - 3M | United Kingdom | 155 0 0 0 0 0 0 0 57 57 | 0 0 0 0 0 0 0 0 0 57 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 |



| | Concran govern | NRW.Bank | and domined party | | | | | | | | | | | |
|--|------------------|--|---|----------------------------|--|--|-------------------------------|---------------------|-------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 30/06/2018 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | neet | | | | Deriva | tives | | Off balar | nce sheet | |
| | | | | | | | | | | | | Off-balance sh | heet exposures | |
| | | | | | | | | Derivatives with po | sitive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | | | | | |
| | | Total gross causing amount of non | Total carrying amount of non-derivative financial | | | | | | | | | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- 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 | | | | | Nominai | Provisions | |
| | | | | 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 | 0 | 0 | |
| 1 2Y - 3Y I | Iceland | 11 10 | 11 10 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 0 | 0 | 0 | 0 0 | |
| [5Y - 10Y [10Y - more Total | 1 | 0 0 21 | 0 0 21 | 0 | 0 | 0 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [| | | | | _ | _ | | - | | | | | | |
| [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] | Liechtenstein | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [| | | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| Norway | | | | | | | | | | | | | |
| [10Y - more Total | | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [| | | | | | | | | | | | | | |
| [2Y - 3Y [3Y - 5Y [5Y - 10Y | Australia | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | |
| [0 - 3M [| | 17 26 | 17 26 48 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [[3Y - 5Y [5Y - 10Y [| Canada | 26 48 24 310 | 24 310 | 0 | 0 | 0 0 | 0 | 0 | 0 0 | 0 0 | 0 0 | 0 | 0 0 | |
| [10Y - more Total [0 - 3M [| | 143 569 | 143 569 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 23 |
| [3M - 1Y [| | | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y] [5Y - 10Y] | Hong Kong | | | | | | | | | | | | | |
| Total | | 310 | 310 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M [| | 310 39 295 247 | 310 39 295 247 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [[5Y - 10Y [| Japan | 391 24 | 391 24 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| l 10Y - more Total | | 154 1,460 | 154 1,460 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 346 |



| | General govern | ments exposures by country of NRW.Bank | the counterparty | | | | | | | | | | | |
|---|---|--|---|--|--|---|-------------------------------|--------------------------------------|-----------------|------------------|------------------|-----------------------------|------------|-------------------------------|
| | | INK.W.DdHK | | | | | As of 30/06/2018 | | | | | | | |
| | | | | | | Dira | ct exposures | | | | | | | |
| | | | Derivatives Off balance sheet | | | | | | | | t e | | | |
| | (min EUR) | | <u> </u> | On balance s | Derivatives | | | Off balance sneet | | _ | | | | |
| | | | | | | | | | | | | Off-balance sheet exposures | | |
| | | | | | | Derivatives with positive 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 | | | | | | | | | | | Risk weighted exposure amount |
| | | derivative financial assets | assets (net of short positions) | | | | | | | | | Nominal | Provisions | |
| | | | | of which: Financial assets | of which: Financial assets designated at fair value | of which: Financial assets at fair value through other | of which: Financial assets at | | Notional amount | Complete control | Notional amount | | | |
| | | | | held for trading | through profit or loss | comprehensive income | amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| 1 ME - 0 1 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3M - 1Y [[1Y - 2Y [| | 0 | 0 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 1 2Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1 | U.S. | 0 60 9 | 0 60 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more | | 371 442 | 371 442 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 207 |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] | | | | | | | | | | | | | | |
| 1 1Y - 2Y I I 2Y - 3Y I I 3Y - 5Y I | China | | | | | | | | | | | | | |
| [5Y - 10Y [10Y - more | | | | | | | | | | | | | | |
| Total [0 - 3M [[3M - 1Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [| Switzerland | 0 374 | 0 374 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [[5Y - 10Y [| Switzenand | 374 26 103 | 26 103 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more Total [0 - 3M [| | 43 546 | 43 546 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 16 |
| [3M - 1Y [[1Y - 2Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 1 2Y - 3Y I 13Y - 5Y I | Other advanced economies non EEA | 0 102 47 | 0 102 47 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y | 1 | 47 0 150 | 47 0 150 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 0 | 7 |
| [0 - 3M [[3M - 1Y [| | 150 | -30 | , and the second | Ĭ | , | | Ť | | | , and the second | | | |
| [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [| Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| [3Y - 5Y] [5Y - 10Y] [10Y - more | Europe countries non EEA | | | | | | | | | | | | | |
| Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3M - 1Y [[1Y - 2Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| Middle East | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more Total | | 78 78 | 78 78 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 0 | 0 | 0 |
| 0 - 3M 3M - 1Y 1Y - 2Y | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [3Y - 5Y | Latin America and the Caribbean | 0 | 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 | 1 | 5 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | . 0 | 0 | 3 |



General governments exposures by country of the counterparty

| | | NRW.Bank | | | | | | | | | | | | |
|--|--|--|--|--|--|---|---|-----------------|--------------------------------------|-----------------|-----------------|--------------------|------------|----------------------------------|
| | As of 30/06/2018 | | | | | | | | | | | | | |
| | Direct exposures On balance sheet Derivatives Off balance sheet | | | | | | | | | | | | | |
| | (mln EUR) | | | Derivatives Off balance sheet | | | | | | | | | | |
| | | Total gross carrying amount of non-non-derivative fina | | | | | Derivatives with positive fair value | | Derivatives with negative fair value | | Off-balance si | ce sheet exposures | | |
| Residual Maturity | Country / Region | | 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 [3M - 1 V] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10V] [10Y - more Total | Others | | | | | | | | | | | | | |

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 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 records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures of the exposures of the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have the same institution.

(4) The exposures recorded noting the controls towards counterparts (offset the assets and the approximation of the controls towards counterparts (offset the assets and the approximation of the controls towards counterparts) and the exposures to counterparts (offset than novereign) with full or partial government guarantees by central, regard and focal governments (offset) and the counterparts (offset than novereign) with full or partial government guarantees by central, regard and focal governments (offset) and the counterparts (offset than novereign) with full or partial government guarantees by central, regard and focal governments.

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEF one TEAL Albania, Bossia and Herzeoprina, PTR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Middle Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool. Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool. Iran. Iran. Jordan. Sant. Iran. Jordan. Sant. Jordan. Sudian. Swia. Jordan. Sant. Jordan. San



Performing and non-performing exposures

| | As of 31/12/2017 | | | | | | | | As of 30/06/2018 | | | | | | | |
|--|--------------------------------------|-----------------------|-----|------------------------|--------------------------------------|--|---|---------|--------------------------------------|-----|------------------------|---|------------------------|---|--|--|
| | Gross carrying amount | | | | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ Collaterals and financial | | | Gross carrying amount | | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ | | Collaterals and financial | | |
| | Of which performing but past due >30 | | 0 | | On performing exposures ² | On non- performing | guarantees received on non- performing exposures | | Of which performing but past due >30 | | | On performing exposures ² | On non- performing | guarantees received on non- performing exposures | | |
| (min EUR) | | days and <=90 days | | Of which: defaulted | exposures | exposures ³ | | | days and <=90 days | | Of which: defaulted | exposures | exposures ³ | | | |
| Debt securities (including at amortised cost and fair value) | 47,266 | 0 | 0 | 0 | 605 | 0 | 0 | 47,048 | 0 | 50 | 50 | 0 | 50 | 0 | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| General governments | 23,274 | 0 | 0 | 0 | 0 | 0 | 0 | 20,618 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Credit institutions | 12,520 | 0 | 0 | 0 | 0 | 0 | 0 | 14,847 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other financial corporations | 9,062 | 0 | 0 | 0 | 506 | 0 | 0 | 8,967 | 0 | 50 | 50 | 0 | 50 | 0 | | |
| Non-financial corporations | 2,411 | 0 | 0 | 0 | 99 | 0 | 0 | 2,617 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Loans and advances(including at amortised cost and fair value) | 96,289 | 8 | 340 | 339 | 1,965 | 79 | 22 | 101,734 | 5 | 307 | 307 | 2,721 | 70 | 20 | | |
| Central banks | 3,191 | 0 | 0 | 0 | 0 | 0 | 0 | 6,172 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| General governments | 31,107 | 0 | 0 | 0 | 0 | 0 | 0 | 31,638 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Credit institutions | 39,152 | 0 | 0 | 0 | 0 | 0 | 0 | 41,252 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other financial corporations | 766 | 0 | 0 | 0 | 96 | 0 | 0 | 769 | 0 | 0 | 0 | 183 | 0 | 0 | | |
| Non-financial corporations | 16,550 | 3 | 252 | 252 | 1,477 | 64 | 19 | 16,588 | 1 | 223 | 223 | 2,151 | 58 | 17 | | |
| of which: small and medium-sized enterprises at amortised cost | 324 | 0 | 0 | 0 | 23 | 0 | 0 | 311 | 0 | 0 | 0 | 23 | 0 | 0 | | |
| Households | 5,523 | 5 | 87 | 87 | 393 | 14 | 3 | 5,315 | 4 | 83 | 83 | 387 | 12 | 3 | | |
| DEBT INSTRUMENTS other than HFT | 143,555 | 8 | 340 | 339 | 2,571 | 79 | 22 | 148,782 | 5 | 357 | 357 | 2,721 | 120 | 20 | | |
| OFF-BALANCE SHEET EXPOSURES | 19,511 | | 19 | 19 | 0 | 8 | 0 | 19,833 | | 16 | 16 | 0 | 5 | 0 | | |

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

⁽²⁾ Institutions report here collective allowances for 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)

⁽⁹⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽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/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - 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 of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

| | | | As of 31/12/2017 | | | | | As of 30/06/2018 | | |
|---|--|--|---|---|--|--|--|---|---|--|
| | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | Collateral and financial | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | Collateral and financial |
| | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | guarantees received on exposures with forbearance measures | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | guarantees received on exposures with forbearance measures |
| (min EUR) Debt securities (including at amortised cost and fair value) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 |
| | U | 0 | U | 0 | 0 | U | · · | 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) | 165 | 102 | 28 | 23 | 11 | 152 | 77 | 21 | 16 | 11 |
| 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 | 5 | 0 | 1 | 0 | 0 | 5 | 0 | 1 | 0 | 0 |
| Non-financial corporations | 64 | 58 | 16 | 16 | 10 | 56 | 34 | 11 | 10 | 10 |
| of which: small and medium-sized enterprises at amortised cost | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 96 | 43 | 11 | 7 | 1 | 91 | 43 | 9 | 6 | 1 |
| DEBT INSTRUMENTS other than HFT | 165 | 102 | 28 | 23 | 11 | 152 | 77 | 21 | 16 | 11 |
| Loan commitments given | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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

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