

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



Key Metrics

Norddeutsche Landesbank -Girozentrale-

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



# Leverage ratio

Norddeutsche Landesbank -Girozentrale-

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



Norddeutsche Landesbank -Girozentrale-

|   |                |  | As of 30/09/2019 | As of 31/12/2019 | COREP CODE   | REGULATION  |
|---|----------------|--|------------------|------------------|--|---|
|   | A              | (min EUR, %) OWN FUNDS   | 5,495            | 8,270            | C 01.00 (r010,c010)  | Articles 4(118) and 72 of CRR   |
|   | A.1            | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying   | 2,911            | 5,792            | C 01.00 (r020,c010)  | Article 50 of CRR   |
|   | A.1.1          | transitional adjustments)<br>Capital instruments eligible as CET1 Capital (including share premium and net own capital                       | 2.579            | 5.414            | C 01.00 (r030,c010)  | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR  |
|   | A.1.2          | instruments)<br>Retained earnings  | 1,560            | 1,360            | C 01.00 (r130,c010)  | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR  |
|   | A.1.3          | Accumulated other comprehensive income   | -772             | -744             | C 01.00 (r180,c010)  | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR  |
|   | A.1.4          | Other Reserves   | 0                | 3                | C 01.00 (r200,c010)  | Articles 4(117) and 26(1) point (e) of CRR  |
|   | A.1.4          |  | 0                | 0                | C 01.00 (r210,c010)  | Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR  |
|   | A.1.5          | Funds for general banking risk   | 0                | 0                |  | Article 84 of CRR   |
|   |                | Minority interest given recognition in CET1 capital  |                  |                  | C 01.00 (r230,c010)  |   |
|   | A.1.7          | Adjustments to CET1 due to prudential filters  | -134             | -93              | C 01.00 (r250,c010)<br>C 01.00 (r300,c010) + C 01.00 (r340,c010)   | Articles 32 to 35 of and 36 (1) point (I) of CRR<br>Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a)   |
|   | A.1.8          | (-) Intangible assets (including Goodwill)     (-) DTAs that rely on future profitability and do not arise from temporary differences net of | -125             | -122             |  | of CCR  |
|   | A.1.9          | associated DTLs  | 0                | 0                | C 01.00 (r370,c010)  | Articles 36(1) point (c) and 38 of CRR  |
|   | A.1.10         | (-) IRB shortfall of credit risk adjustments to expected losses  | -1               | 0                | C 01.00 (r380,c010)  | Articles 36(1) point (d), 40 and 159 of CRR   |
|   | A.1.11         | (-) Defined benefit pension fund assets  | 0                | 0                | C 01.00 (r390,c010)  | Articles 4(109), 36(1) point (e) and 41 of CRR  |
|   | A.1.12         | (-) Reciprocal cross holdings in CET1 Capital  | 0                | 0                | C 01.00 (r430,c010)  | Articles 4(122), 36(1) point (g) and 44 of CRR  |
|   | A.1.13         | (-) Excess deduction from AT1 items over AT1 Capital   | 0                | 0                | C 01.00 (r440,c010)  | Article 36(1) point (j) of CRR  |
|   | A.1.14         | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight  | 0                | 0                | C 01.00 (r450,c010) + C 01.00 (r460,c010)<br>+ C 01.00 (r470,c010) + C 01.00<br>(r471,c010)+ C 01.00 (r472,c010)   | Articles 4(36), 36(1) point (b) (i) and 99 to 91 of CRP, Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRP, Articles 36(1) point b) (iii) and 379(3) of CRP, Articles 36(1) point b) (iv) and 153(6) of CRP. |
|   | A.1.14.1       | Of which: from securitisation positions (-)  | 0                | 0                | C 01.00 (r460,c010)  | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR $% \left( \left( \frac{1}{2}\right) \right) =0$  |
|   | A.1.15         | (·) Holdings of CET1 capital instruments of financial sector entities where the institution<br>does not have a significant investment        | 0                | 0                | C 01.00 (r480,c010)  | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR   |
|   | A.1.16         | (-) Deductible DTAs that rely on future profitability and arise from temporary differences   | -131             | 0                | C 01.00 (r490,c010)  | Articles $36(1)$ point (c) and $38$ ; Articles $48(1)$ point (a) and $48(2)$ of CRR   |
|   | A.1.17         | (-) Holdings of CET1 capital instruments of financial sector entities where the institution<br>has a significant investment                  | 0                | 0                | C 01.00 (r500,c010)  | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR $$   |
| OWN FUNDS                                   | A.1.18         | (-) Amount exceding the 17.65% threshold   | -33              | 0                | C 01.00 (r510,c010)  | Article 48 of CRR   |
| Transitional period                         | A.1.19         | (-) Additional deductions of CET1 Capital due to Article 3 CRR   | 0                | 0                | C 01.00 (r524,c010)  | Article 3 CRR   |
|   | A.1.20         | CET1 capital elements or deductions - other  | -58              | -58              | C 01.00 (r529,c010)  | -   |
|   | A.1.21         | Transitional adjustments   | 27               | 33               | CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}   |   |
|   | A.1.21.1       | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)   | 23               | 33               | C 01.00 (r220,c010)  | Articles 483(1) to (3), and 484 to 487 of CRR   |
|   | A.1.21.2       | Transitional adjustments due to additional minority interests (+/-)  | 0                | 0                | C 01.00 (r240,c010)  | Articles 479 and 480 of CRR   |
|   | A.1.21.3       | Other transitional adjustments to CET1 Capital (+/-)   | 4                | 0                | C 01.00 (r520,c010)  | Articles 469 to 472, 478 and 481 of CRR   |
|   | A.2            | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)   | 316              | 316              | C 01.00 (r530,c010)  | Article 61 of CRR   |
|   | A.2.1          | Additional Tier 1 Capital instruments  | 50               | 50               | C 01.00 (r540,c010) + C 01.00 (r670,c010)  |   |
|   | A.2.2          | (-) Excess deduction from T2 items over T2 capital   | 0                | 0                | C 01.00 (r720,c010)  |   |
|   | A.2.3          | Other Additional Tier 1 Capital components and deductions  | 0                | 0                | C 01.00 (r690,c010) + C 01.00 (r700,c010)<br>+ C 01.00 (r710,c010) + C 01.00<br>(r740,c010) + C 01.00 (r744,c010) + C  |   |
|   | A.2.4          | Additional Tier 1 transitional adjustments   | 266              | 266              | 01.00 (r748,c010)<br>C 01.00 (r660,c010) + C 01.00 (r680,c010)   |   |
|   |                |  | 200              | 200              | + C 01.00 (r730,c010)  |   |
|   | A.3            | TIER 1 CAPITAL (net of deductions and after transitional adjustments)  | 3,227            | 6,108            | C 01.00 (r015,c010)  | Article 25 of CRR   |
|   | A.4            | TIER 2 CAPITAL (net of deductions and after transitional adjustments)  | 2,268            | 2,162            | C 01.00 (r750,c010)  | Article 71 of CRR   |
|   | A.4.1          | Tier 2 Capital instruments   | 2,333            | 2,282            | C 01.00 (r760,c010) + C 01.00 (r890,c010)  | -   |
|   | A.4.2          | Other Tier 2 Capital components and deductions   | 189              | 149              | $\begin{array}{l} C \; 01.00 \; ( ( 910, 010) + C \; 01.00 \; ( ( 920, 010) \\ + \; C \; 01.00 \; ( ( 930, 020) + C \; 01.00 \\ ( ( 940, 010) + \; C \; 01.00 \; ( 950, 020) + C \\ 01.00 \; ( ( 970, 0210) + C \; 01.00 \; ( ( 974, 0210) + C \\ 01.00 \; ( ( 978, 010) \\ \end{array} \right)$ |   |
|   | A.4.3          | Tier 2 transitional adjustments  | -254             | -269             | C 01.00 (r880,c010) + C 01.00 (r900,c010)<br>+ C 01.00 (r960,c010)   |   |
| OWN FUNDS<br>REQUIREMENTS                   | В              | TOTAL RISK EXPOSURE AMOUNT   | 44,764           | 39,841           | C 02.00 (r010,c010)  | Articles 92(3), 95, 96 and 98 of CRR  |
| REQUIREMENTS                                | B.1            | Of which: Transitional adjustments included  | 6                | 0                | C 05.01 (r010;c040)  | -   |
|   | C.1            | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)   | 6.50%            | 14.54%           | CA3 (1)  | -   |
| CAPITAL RATIOS (%)<br>Transitional period   | C.2            | TIER 1 CAPITAL RATIO (transitional period)   | 7.21%            | 15.33%           | CA3 (3)  | -   |
|   | C.3            | TOTAL CAPITAL RATIO (transitional period)  | 12.28%           | 20.76%           | CA3 (5)  |   |
| CET1 Capital<br>Fully loaded                | D              | COMMON EQUITY TIER 1 CAPITAL (fully loaded)  | 2,884            | 5,759            | [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-<br>A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]   | -   |
| CET1 RATIO (%)<br>Fully loaded <sup>1</sup> | E              | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)  | 6.44%            | 14.46%           | [D]/[B-B.1]  | -   |
|   | F              | Adjustments to CET1 due to IFRS 9 transitional arrangements  | 0                | 0                | C 05.01 (r440,c010)  | -   |
|   | F              | Adjustments to AT1 due to IFRS 9 transitional arrangements   | 0                | 0                | C 05.01 (r440,c020)  | -   |
| Memo items                                  | F              | Adjustments to T2 due to IFRS 9 transitional arrangements  | 0                | 0                | C 05.01 (r440,c030)  |   |
|   | F              | Adjustments included in RWAs due to IFRS 9 transitional arrangements   | 0                | 0                | C 05.01 (r440,c040)  | -   |
|   | Kenato calcula | ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requ                             |                  |                  | and the shift of the second states   |   |

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not elicible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

Overview of Risk exposure amounts

EBA EUROPEAN BANKING AUTHORITY

Norddeutsche Landesbank -Girozentrale-

|  | RW               | ls               |  |
|--|------------------|------------------|--|
| (min EUR, %)   | As of 30/09/2019 | As of 31/12/2019 | COREP CODE   |
| Credit risk (excluding CCR and Securitisations)                    | 34,050           | 30,685           | $ \begin{array}{c} C \ 02.00 \ (rd 40, \ co10) \ -[C \ 07.00 \ (rd 90, \ c220, \ so01) + C \ 07.00 \ (r110, \ c220, \ so01) + C \ 07.00 \ (r130, \ c220, \ so01) + C \ 08.01 \ (rd 40, \ c260, \ so01) + C \ 08.01 \ (rd 40, \ c260, \ so02) + C \ 08.01 \ (rd 40, \ c260, \ so$ |
| Of which the standardised approach                                 | 4,255            | 3,567            | C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]   |
| Of which the foundation IRB (FIRB) approach                        | 28,480           | 25,918           | C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]  |
| Of which the advanced IRB (AIRB) approach                          | 425              | 436              | C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]  |
| Of which equity IRB  | 94               | 55               | C 02.00 (R420, c010)   |
| Counterparty credit risk (CCR, excluding CVA)                      | 1,612            | 1,200            | $ \begin{array}{c} C0700(r690,c220,s001)+C0700(r110,c220,s001)+C07.00(r130,c220,s001)+C08.01(r040,c260,s001)+C08.01(r040,c260,s001)+C08.01(r040,c260,s002)+C000(r040,c260,s002)+C0000(r040,c260,s002)+C000000000000000000$   |
| Credit valuation adjustment - CVA                                  | 982              | 666              | C 02.00 (R640, c010)   |
| Settlement risk  | 0                | 0                | C 02.00 (R490, c010)   |
| Securitisation exposures in the banking book (after the cap)       | 1,870            | 1,355            | C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)   |
| Position, foreign exchange and commodities risks (Market risk)     | 2,241            | 1,927            | C 02.00 (R520, c010) + C 02.00 (R910, c010)  |
| Of which the standardised approach                                 | 345              | 189              | C 02.00 (P530, c010)   |
| Of which IMA   | 1,896            | 1,739            | C 02.00 (RS80, c010)   |
| Of which securitisations and resecuritisations in the trading book | 0                | 0                | C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010  |
| Large exposures in the trading book                                | 0                | 0                | C 02.00 (8680, c010)   |
| Operational risk   | 4,007            | 4,007            | C 02.00 (8590, c010)   |
| Of which basic indicator approach                                  | 0                | 0                | C 02.00 (R600, c010)   |
| Of which standardised approach                                     | 4,007            | 4,007            | C 02.00 (8610, c010)   |
| Of which advanced measurement approach                             | 0                | 0                | C 02.00 (8620, c010)   |
| Other risk exposure amounts  | 0                | 0                | C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)  |
| Total  | 44,764           | 39,841           |  |



Norddeutsche Landesbank -Girozentrale-

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

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

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



#### Total Assets: fair value and impairment distribution

#### Norddeutsche Landesbank -Girozentrale-

| (mln EUR)  | P               | s of 30/09/20: | 19               |         |                    | As of 31, | 12/2019          |         |  |  |  |
|--|-----------------|----------------|------------------|---------|--------------------|-----------|------------------|---------|--|--|--|
|  |                 | Fa             | ir value hierarc | hy      |                    | Fa        | ir value hierarc | hy      |  |  |  |
| ASSETS:  | Carrying amount | Level 1        | Level 2          | Level 3 | Carrying<br>amount | Level 1   | Level 2          | Level 3 | References   |  |  |
| Cash, cash balances at central banks and other demand<br>deposits                  | 644             |                |                  |         | 3,449              |           |                  |         | IAS 1.54 (i)                                       |  |  |
| Financial assets held for trading  | 11,043          | 686            | 9,676            | 681     | 9,314              | 128       | 7,396            | 1,790   | IFRS 7.8(a)(ii);IFRS 9.Appendix A                  |  |  |
| Non-trading financial assets mandatorily at fair value<br>through profit or loss   | 2,208           | 894            | 914              | 399     | 2,046              | 843       | 847              | 357     | IFRS 7.8(a)(ii); IFRS 9.4.1.4                      |  |  |
| Financial assets designated at fair value through profit or loss                   | 0               | 0              | 0                | 0       | 0                  | 0         | 0                | 0       | IFRS 7.8(a)(i); IFRS 9.4.1.5                       |  |  |
| Financial assets at fair value through other<br>comprehensive income               | 18,879          | 8,139          | 9,193            | 1,548   | 17,185             | 5,204     | 10,509           | 1,472   | IFRS 7.8(h); IFRS 9.4.1.2A                         |  |  |
| Financial assets at amortised cost   | 108,903         |                |                  |         | 103,936            |           |                  |         | IFRS 7.8(f); IFRS 9.4.1.2                          |  |  |
| Derivatives – Hedge accounting   | 1,201           | 0              | 1,201            | 0       | 1,019              | 0         | 1,019            | 0       | IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26 |  |  |
| Fair value changes of the hedged items in portfolio hedge<br>of interest rate risk | 398             |                |                  |         | 281                |           |                  |         | IAS 39.89A(a); IFRS 9.6.5.8                        |  |  |
| Other assets <sup>1</sup>  | 5,970           |                |                  |         | 4,897              |           |                  |         |  |  |  |
| TOTAL ASSETS   | 149,247         |                |                  |         | 142,126            |           |                  |         | IAS 1.9(a), IG 6                                   |  |  |

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

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

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

Breakdown of liabilities

Norddeutsche Landesbank -Girozentrale-

(mln EUR)

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

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

| (mln | EUR) |
|------|------|

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

EBA ESACOPLAN BARCONS AUTHORITY

#### Spring 2020 EU-wide Transparency Exercise Market Risk

#### Norddeutsche Landesbank -Girozentrale-

|                                     | SA                         |                            |  | IM                       |   |   |                                |   |       |                                |                              |                                  | IM   |                          |   |                                  |                                  |   |       |                                |   |                                  |
|-------------------------------------|----------------------------|----------------------------|--|--------------------------|---|---|--------------------------------|---|-------|--------------------------------|------------------------------|----------------------------------|--|--------------------------|---|----------------------------------|----------------------------------|---|-------|--------------------------------|---|----------------------------------|
|                                     |                            | VaR (Memorandum kem) STRES |  | STRESSED VaR (1          | Memorandum item)  | INCREMENTAL DEFAULT<br>AND MIGRATION RISK<br>CAPITAL CHARGE |                                | ALL PRICE RISKS CAPITAL CHARGE<br>FOR CTP |       |                                | VaR <i>(Memorandum item)</i> |                                  | STRESSED VaR (Memorandum item  |                          | INCREMENTAL<br>DEFAULT AND<br>MIGRATION RISK<br>CAPITAL CHARGE                            |                                  |                                  |   |       |                                |   |                                  |
| (min EUR)                           | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION<br>FACTOR (mc) x<br>AVERAGE OF<br>PREVIOUS 60<br>WORKING DAYS<br>(VaRavg) | PREVIOUS<br>DAY (VaRt-1) | MULTIPLICATION<br>FACTOR (ms) x<br>AVERAGE OF<br>PREVIOUS 60<br>WORKING DAYS<br>(SVaRavg) | LATEST AVAILABLE<br>(SVaRt-1)                               | 12 WEEKS<br>AVERAGE<br>MEASURE | LAST MEASURE                              | FLOOR | 12 WEEKS<br>AVERAGE<br>MEASURE |                              | TOTAL RISK<br>EXPOSURE<br>AMOUNT | MULTIPLICATION<br>FACTOR (mc) ×<br>AVERAGE OF<br>PREVIOUS 60<br>WORKING DAYS<br>(VaRavg) | PREVIOUS DAY<br>(VaRt-1) | MULTIPLICATION<br>FACTOR (ms) x<br>AVERAGE OF<br>PREVIOUS 60<br>WORKING DAYS<br>(SVaRavg) | LATEST<br>AVAILABLE (SVaRt<br>1) | 12 WEEKS<br>• AVERAGE<br>MEASURE |   | FLOOR | 12 WEEKS<br>AVERAGE<br>MEASURE |   | TOTAL RISK<br>EXPOSURE<br>AMOUNT |
|                                     | As of 30/09/2019           | As of 31/12/2019           |  |                          |   | As of 30/   | 09/2019                        |   |       |                                |                              |                                  | As of 31/12/2019   |                          |   |                                  |                                  |   |       |                                |   |                                  |
| Traded Debt Instruments             | 306                        | 165                        | 28   | 9                        | 103   | 34  |                                |   |       |                                |                              |                                  | 29   | 8                        | 99  | 29                               |                                  |   |       |                                |   |                                  |
| Of which: General risk              | 0                          | 0                          | 28   | 9                        | 103   | 34  |                                |   |       |                                |                              |                                  | 29   | 8                        | 99  | 29                               |                                  |   |       |                                |   |                                  |
| Of which: Specific risk<br>Equities | 306                        | 165                        | 0  | 0                        | 0   | 0   |                                |   |       |                                |                              |                                  | 0  | 0                        | 0   | 0                                |                                  |   |       |                                |   |                                  |
| Of which: General risk              | 0                          | 0                          | 0  | 0                        | 1   | 0   |                                |   |       |                                |                              |                                  | 0  | 0                        | 0   | 0                                |                                  |   |       |                                |   |                                  |
| Of which: Specific risk             | 0                          | 0                          | 0  | 0                        | 0   | 0   |                                |   |       |                                |                              |                                  | 0  | 0                        | 0   | 0                                |                                  |   |       |                                |   |                                  |
| Foreign exchange risk               | 40                         | 23                         | 15   | 4                        | 45  | 15  |                                |   |       |                                |                              |                                  | 13   | 4                        | 44  | 12                               |                                  |   |       |                                |   |                                  |
| Commodities risk                    | 0                          | 0                          | 0  | 0                        | 0   | 0   |                                |   |       |                                |                              |                                  | 0  | 0                        | 0   | 0                                |                                  |   |       |                                |   | (                                |
| Total                               | 345                        | 189                        | 36   | 11                       | 115   | 38  | 0                              | 0   | 0     | 0                              | 0                            | 1,896                            | 35   | 9                        | 104   | 30                               | 0                                | 0 | 0     | 0                              | 0 | 1,739                            |

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



Credit Risk - Standardised Approach

Norddeutsche Landesbank -Girozentrale-

|                   |   |                                   |                             |                      | Standardise                         | ed Approach                    |                             |                      |                                     |
|-------------------|---|-----------------------------------|-----------------------------|----------------------|-------------------------------------|--------------------------------|-----------------------------|----------------------|-------------------------------------|
|                   |   |                                   | As of 30/                   | 09/2019              |                                     |                                | As of 31/                   | 12/2019              |                                     |
|                   | (min EUR. %)  | Original Exposure <sup>1</sup>    | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments<br>and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments<br>and provisions |
|                   | (mn EUK, %)<br>Central governments or central banks               | 11,650                            | 12,484                      | 34                   |                                     | 12,192                         | 12,863                      | n                    |                                     |
|                   | Regional governments or local authorities                         | 20,550                            | 21,815                      | 143                  |                                     | 19,890                         | 24,098                      | 128                  |                                     |
|                   | Public sector entities  | 6,978                             | 7,034                       | 266                  |                                     |                                | 6,942                       | 246                  |                                     |
|                   | Multilateral Development Banks                                    | 603                               | 709                         | 0                    |                                     | 659                            | 762                         | 0                    |                                     |
|                   | International Organisations                                       | 582                               | 582                         | 0                    |                                     | 539                            | 539                         | 0                    |                                     |
|                   | Institutions  | 16,442                            | 10,560                      | 34                   |                                     | 16,450                         | 11,066                      | 89                   |                                     |
|                   | Corporates  | 5,024                             | 3,921                       | 2,715                |                                     | 4,939                          | 3,469                       | 2,103                |                                     |
|                   | of which: SME   | 43                                | 40                          | 32                   |                                     | 42                             | 39                          | 30                   |                                     |
|                   | Retail  | 416                               | 185                         | 139                  |                                     | 406                            | 178                         | 133                  |                                     |
| Consolidated data | of which: SME   | 0                                 | 0                           | 0                    |                                     | 0                              | 0                           | 0                    |                                     |
| Consolidated data | Secured by mortgages on immovable property                        | 383                               | 381                         | 135                  |                                     | 365                            | 363                         | 127                  |                                     |
|                   | of which: SME   | 49                                | 49                          | 15                   |                                     | 49                             | 49                          | 14                   |                                     |
|                   | Exposures in default  | 73                                | 12                          | 16                   | 59                                  |                                | 9                           | 12                   | 47                                  |
|                   | Items associated with particularly high risk                      | 90                                | 90                          | 135                  |                                     | 58                             | 58                          | 87                   |                                     |
|                   | Covered bonds   | 126                               | 126                         | 0                    |                                     | 127                            | 127                         | 0                    |                                     |
|                   | Claims on institutions and corporates with a ST credit assessment | 0                                 | 0                           | U                    |                                     | 0                              | 0                           | 0                    |                                     |
|                   | Collective investments undertakings (CIU)                         | 567                               | 567                         | 772                  |                                     | U<br>514                       | 0<br>514                    | 0<br>687             |                                     |
|                   | Equity<br>Other exposures   | 93                                | 93                          | 95                   |                                     | 03                             | 03                          | 05/                  |                                     |
|                   | Standardised Total <sup>2</sup>                                   | 63,577                            | 58,558                      | 4,484                | 87                                  | 63.097                         | 61.081                      | 3.708                | 73                                  |
|                   | Standardised Total  | (1) Original exposure, unlike Exp |                             |                      |                                     |                                |                             |                      | 75                                  |

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to <sup>(2)</sup> Standardised Total does not include the Securitisation position.

|         |   |  |   |  | Standardise                                      | ed Approach  |  |   |  |
|---------|---|--|---|--|--|--|--|---|--|
|         |   |  | As of 30/   | 09/2019  |  |  | As of 31/  | 12/2019   |  |
|         | (min EUR, %)  | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>   | Risk exposure amount   | Value adjustments<br>and provisions <sup>2</sup> | Original Exposure <sup>1</sup>   | Exposure Value <sup>1</sup>  | Risk exposure amount  | Value adjustments<br>and provisions <sup>2</sup> |
| GERMANY | Central sevenments or central banks<br>Regional governments or local automities<br>Fubic sector entities<br>Authitieral Development Banks<br>Institutions Organizations<br>Corporates<br>of which: SME<br>Retail<br>of which: SME<br>Retail<br>Covered bonds<br>Covered bonds<br>Cov | 9,322<br>19,839<br>6,442<br>0<br>0<br>16,403<br>2,199<br>43<br>413<br>0<br>374<br>48<br>0<br>126<br>0<br>0<br>0<br>220<br>550<br>550<br>10<br>250<br>10<br>10<br>10<br>10<br>10<br>10<br>10<br>10<br>10<br>1 | 10.155<br>21,1104<br>6,333<br>0<br>0<br>0<br>10,522<br>1,487<br>487<br>487<br>487<br>487<br>487<br>487<br>487<br>487<br>487 | 0<br>5<br>3<br>0<br>17<br>1,474<br>38<br>0<br>15<br>15<br>15<br>14<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 47   | 11,0811<br>13,237<br>6,128<br>0<br>0<br>16,444<br>2,237<br>42<br>403<br>0<br>337<br>48<br>49<br>49<br>49<br>49<br>49<br>49<br>49<br>49<br>49<br>49<br>49<br>49<br>49 | 10,752<br>23,446<br>6,655<br>0<br>0<br>11,061<br>1,463<br>3<br>3<br>3<br>5<br>6<br>4<br>8<br>9<br>0<br>0<br>3<br>55<br>4<br>8<br>9<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>1<br>3<br>0<br>88<br>1,453<br>152<br>152<br>152<br>152<br>152<br>152<br>152<br>152<br>152<br>152 | 46   |
|         |   | <sup>(2)</sup> Total value adjustments and<br>exposures, but includes general  | provisions per country of count   |  |  | valuation adjustments (AVAs) a   |  | related to the  |  |

ts). ions related to the

|                |  | Standardised Approach           |                                |                                  |  |                                     |                                |                      |  |
|----------------|--|---------------------------------|--------------------------------|----------------------------------|--|-------------------------------------|--------------------------------|----------------------|--|
|                |  |                                 | As of 30/                      | 09/2019                          |  |                                     | As of 31/                      | 12/2019              |  |
|                | (min EUR. %)   | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>    | Risk exposure amount             | Value adjustments<br>and provisions <sup>2</sup> | Original Exposure <sup>1</sup>      | Exposure Value <sup>1</sup>    | Risk exposure amount | Value adjustments<br>and provisions <sup>2</sup> |
|                | Central governments or central banks                                 | 97                              | 97                             | 0                                |  | 94                                  | 94                             | 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   | 5                               | 5                              | 1                                |  | 0                                   | 0                              | 0                    |  |
|                | Corporates   | 1,336                           | 1,335                          | 143                              |  | 1,495                               | 1,494                          | 139                  |  |
|                | of which: SME  | 0                               | 0                              | 0                                |  | 0                                   | 0                              | 0                    |  |
|                | Retail   | 0                               | 0                              | 0                                |  | 0                                   | 0                              | 0                    |  |
| UNITED KINGDOM | of which: SME  | 0                               | 0                              | 0                                |  | 0                                   | 0                              | U                    |  |
|                | Secured by mortgages on immovable property<br>of which: SME          | 0                               | 0                              | 0                                |  | 0                                   | 0                              | U                    |  |
|                | Exposures in default   | 0                               | 0                              | 0                                | 0  | 0                                   | 0                              | 0                    | 0  |
|                | Exposures in default<br>Items associated with particularly high risk | 0                               | 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)                            | ů o                             | 0                              | 0                                |  | 0                                   | ő                              | 0                    |  |
|                | Equity   | 0                               | 0                              | 1                                |  | 0                                   | 0                              | 1                    |  |
|                | Other exposures  | 0                               | 0                              | 0                                |  | 0                                   | 0                              | 0                    |  |
|                | Standardised Total <sup>2</sup>                                      |                                 |                                |                                  | 0  |                                     |                                |                      | 0  |
|                |  |                                 |                                |                                  |  | s or credit risk mitigation technic |                                |                      |  |
|                |  | (2) Total value adjustments and | provisions per country of coun | terparty excludes those for secu | iritisation exposures, additional                | l valuation adjustments (AVAs) a    | and other own funds reductions | s related to the     |  |

(\*) Origin (2) Total

|               |  |   |   |  | Standardise                                      | d Approach  |   |   |  |
|---------------|--|---|---|--|--|---|---|---|--|
|               |  |   | As of 30,   | 09/2019  |  |   | As of 31,   | /12/2019  |  |
|               | (min E.K. %)   | Original Exposure <sup>1</sup>  | Exposure Value <sup>3</sup>   | Risk exposure amount   | Value adjustments<br>and provisions <sup>2</sup> | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>   | Risk exposure amount  | Value adjustments<br>and provisions <sup>2</sup> |
| UNITED STATES | Central agovernments or central hanks<br>Regional governments or local authorities<br>Public actor entities<br>Multilateral Development tanks<br>International Organisations<br>International<br>of which: SHE<br>extent<br>of which: SHE<br>Secured by mortages on immovable property<br>of which: SHE<br>Exposure in default<br>Exposure in default<br>Reposure in default | 0<br>5<br>736<br>0<br>3<br>3<br>3<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>5<br>731<br>0<br>0<br>3<br>3<br>136<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>2<br>2633<br>0<br>0<br>1<br>1<br>356<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 1  | 0<br>5<br>6811<br>0<br>0<br>55151<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>5<br>677<br>0<br>5<br>174<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>2<br>243<br>0<br>1<br>124<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 1  |
|               | Other exposures<br>Standardised Total <sup>2</sup>   | 0   | 0   | 0  | 5  | 0   | 0   | 0   | 5  |

Changed exposure, unlike Dopcoure value, is reported before taking into account any effect due to credit conversion factors or credit risk intigration techniques (e.g. substitution effects).
 Control de pagarentes and provincies and provincies period and the credit conversion factors adjustments (AVA) and other own funds reductions related to the exposure, backdonian substitution effects).



Credit Risk - Standardised Approach

Norddeutsche Landesbank -Girozentrale-

|        |   |                                |                             |                      | Standardise                                      | d Approach                     |                             |                      |  |
|--------|---|--------------------------------|-----------------------------|----------------------|--|--------------------------------|-----------------------------|----------------------|--|
|        |   |                                | As of 30,                   | /09/2019             |  |                                | As of 31/                   | 12/2019              |  |
|        |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments<br>and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments<br>and provisions <sup>2</sup> |
|        | (min EUR, %)<br>Central governments or central banks                | 65                             | 65                          | 0                    |  | 65                             | 65                          | 0                    |  |
|        | Regional governments or local authorities<br>Public sector entities | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|        | Multilateral Development Banks                                      | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|        | International Organisations<br>Institutions                         | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|        | Corporates  | 8                              | 7                           | 7                    |  | 5                              | 3                           | 3                    |  |
|        | of which: SME<br>Retail   | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
| FRANCE | of which: SME   | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
| THATCE | Secured by mortgages on immovable property<br>of which: SME         | 1                              | 1                           | 0                    |  | 1                              | 1                           | 0                    |  |
|        | Exposures in default  | 0                              | 0                           | 0                    | 0  | 0                              | 0                           | 0                    | 0  |
|        | Items associated with particularly high risk<br>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)<br>Equity                 | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|        | Other exposures   | 0                              | 0                           | ő                    |  | 0                              | 0                           | 0                    |  |
|        | Standardised Total <sup>2</sup>                                     |                                |                             |                      | 0  |                                |                             |                      | 0  |

<sup>(1)</sup> Original exposur <sup>(2)</sup> Total value adju inlike Exposure ents and provis value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). Ions per country of counterparty excludes those for securitisation exposures, additional valuation adiustments (AVAs) and other own funds reductions related to the , but includes general credit risk adjustments.

Standardised Approach

|             |   |                                | As of 30/                   | 09/2019              |  |                                | As of 31/                   | 12/2019              |  |
|-------------|---|--------------------------------|-----------------------------|----------------------|--|--------------------------------|-----------------------------|----------------------|--|
|             | (min EUR, %)  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments<br>and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments<br>and provisions <sup>2</sup> |
|             | Central governments or central banks                              | 77                             | 77                          | 0                    |  | 75                             | 75                          | 0                    |  |
|             | Regional governments or local authorities                         | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|             | Public sector entities  | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|             | Multilateral Development Banks<br>International Organisations     | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|             | Institutions  | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|             | Corporates  | 13                             | 12                          | 12                   |  | 3                              | 2                           | 2                    |  |
|             | of which: SME   | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|             | Retail  | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
| NETHERLANDS | of which: SME   | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|             | Secured by mortgages on immovable property<br>of which: SME       | 1                              | 1                           | 0                    |  | 1                              | 1                           | 0                    |  |
|             | Exposures in default  |                                | 1                           | 2                    | 0  | 1                              | 1                           | 0                    | 0  |
|             | Items associated with particularly high risk                      | -<br>0                         | 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<br>Other exposures   | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|             | Standardised Total <sup>2</sup>                                   | U                              | U                           | U                    | 0  | U                              | U                           | U                    | 0  |
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|-----------------|---|--------------------------------|-----------------------------|----------------------|--|-------------------------------------|-----------------------------|----------------------|--|
|                 |   |                                | As of 30,                   | /09/2019             |  |                                     | As of 31/                   | 12/2019              |  |
|                 | (min E18, %)  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments<br>and provisions <sup>2</sup> | Original Exposure <sup>1</sup>      | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments<br>and provisions <sup>2</sup> |
|                 | Central governments or central banks                              | 576                            | 576                         | 0                    |  | 565                                 | 565                         | 0                    |  |
|                 | Regional governments or local authorities                         | 0                              | 0                           | 0                    |  | 0                                   | 0                           | 0                    |  |
|                 | Public sector entities  | 0                              | 0                           | 0                    |  | 0                                   | 0                           | 0                    |  |
|                 | Multilateral Development Banks                                    | 603                            | 709                         | 0                    |  | 659                                 | 762                         | 0                    |  |
|                 | International Organisations                                       | 582                            | 582                         | 0                    |  | 539                                 | 539                         | 0                    |  |
|                 | Institutions  | 0                              | U                           | 0                    |  | 0                                   | 0                           | U                    |  |
|                 | Corporates<br>of which: SME                                       | 0                              | 0                           | 0                    |  | 0                                   | 0                           | U                    |  |
|                 | orwinch: SMC  | 0                              | 0                           | 0                    |  | 0                                   | 0                           | 0                    |  |
|                 | of which: SME   | 0                              | 0                           | 0                    |  | 0                                   | 0                           | 0                    |  |
| Other Countries | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |  | 0                                   | ő                           | 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                    |  |
|                 | Other exposures   | 0                              | 0                           | 0                    |  | 0                                   | 0                           | 0                    |  |
|                 | Standardised Total <sup>2</sup>                                   |                                |                             |                      | 0  | r or credit rick mitigation technic |                             |                      | 0  |

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|         |   |   |   |   | Standardise                                      | d Approach  |  |   |  |
|---------|---|---|---|---|--|---|--|---|--|
|         |   |   | As of 30,   | 09/2019   |  |   | As of 31,  | /12/2019  |  |
|         | (min EUR, %)  | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>   | Risk exposure amount  | Value adjustments<br>and provisions <sup>2</sup> | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>  | Risk exposure amount  | Value adjustments<br>and provisions <sup>2</sup> |
| IRELAND | Central agreemments or ceatural banks<br>Regional governments or local autorities<br>Public sector entities<br>Multilateal Development Banks<br>Instructions<br>Corporates<br>Corporates<br>Secured by mortgages on immovable property<br>of which: SHE<br>Exposures in default<br>Items associated with particularly high risk<br>Covered bonks<br>Claims on institutions and corporates with a ST credit assessment<br>Caller on institutions and corporates with a ST credit assessment<br>Caller on institutions and corporates with a ST credit assessment<br>Caller on institutions and corporates with a ST credit assessment<br>Caller on institutions and corporates with a ST credit assessment<br>Standardised Tota <sup>2</sup> | 0<br>0<br>0<br>445<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0  | 0<br>0<br>0<br>25<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>194<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>199<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0  |
|         | Standardised Total <sup>2</sup>   | (1) Original exposure unlike Ex   | norure value, is reported befor   | a taking into account any effect  | due to condit conversion factor                  | s or credit risk mitigation technic   | uer (e.o. substitution effects)  |   | 0  |
|         |   |   | d provisions per country of cour  |   |  | valuation adjustments (AVAs) a  |  |   |  |



Credit Risk - Standardised Approach

Norddeutsche Landesbank -Girozentrale-

|              |   |                                |                             |                      | Standardise                                      | d Approach                     |                             |                      |  |
|--------------|---|--------------------------------|-----------------------------|----------------------|--|--------------------------------|-----------------------------|----------------------|--|
|              |   |                                | As of 30/                   | 09/2019              |  |                                | As of 31,                   | /12/2019             |  |
|              |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments<br>and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments<br>and provisions <sup>2</sup> |
|              | (min EUR, %)<br>Central governments or central banks              | 53                             |                             | 0                    |  |                                | 51                          | <u>^</u>             |  |
|              | Regional governments or local authorities                         | 22                             | 53                          | 0                    |  | 51                             | 51                          | 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  | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|              | Corporates  | 12                             | 3                           | 3                    |  | 8                              | 3                           | 3                    |  |
|              | of which: SME   | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
|              | Retail  | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
| LUXEMBOURG   | of which: SME   | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
| Loneriboonto | Secured by mortgages on immovable property<br>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                           | 0                    |  |
|              | Covered bonds   | 0                              | -                           | 0                    |  | 0                              | -                           | 0                    |  |
|              | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
| 1            | Collective investments undertakings (CIU)                         | 0                              | 0                           | 0                    |  | 0                              | 0                           | 0                    |  |
| 1            | Equity  | 4                              | 4                           | 4                    |  | 0                              | 0                           | 0                    |  |
|              | Other exposures   | 70                             | 70                          | 72                   |  | 71                             | 71                          | 73                   |  |
|              | Standardised Total <sup>2</sup>                                   |                                |                             |                      | 0  | a and the attention to the     |                             |                      | 0  |

alue, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). ans per country of counterparty excludes those for securitisation exposures, additional valuation adiustments (AVAs) and other own funds reductions related to the <sup>(1)</sup> Original exposur <sup>(2)</sup> Total value adju inlike Exposu ents and pro s, but includes general credit risk adjustments.

|           |   |   | As of 30/  | 09/2019   |  |   | As of 31/   | 12/2019   |   |
|-----------|---|---|--|---|--|---|---|---|---|
|           |   | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>  | Risk exposure amount  | Value adjustments<br>and provisions <sup>2</sup> | Original Exposure <sup>1</sup>                                    | Exposure Value <sup>1</sup>   | Risk exposure amount  | Value adjustment<br>and provisions <sup>2</sup> |
|           | (min EUR, %)  |   |  |   |  |   |   |   |   |
| AUSTRIA S | entral agoremments or central banks<br>episnal governments or local authorities<br>ubble sector entities<br>ubbles decorrentities<br>ubbles decorrent test<br>stratuations<br>stratuations<br>of which: Sec<br>our abble Sec<br>our abble Sec | 899<br>11<br>0<br>0<br>0<br>23<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 899<br>11<br>0<br>0<br>0<br>21<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0  | 848<br>10<br>0<br>0<br>22<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 888<br>100<br>0<br>0<br>0<br>211<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>21<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |   |
|           | popure m details<br>emis associated with particularly high risk<br>overed bonds<br>allor on induitions and corporates with a ST credit assessment<br>allow investments undertakings (CTU)<br>http: zoooures                                   | 0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0  | U  | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0  |   |

|        |  | Standardised Approach   |   |                      |  |   |   |   |  |
|--------|--|---|---|----------------------|--|---|---|---|--|
|        |  |   | As of 30,   | /09/2019             |  |   | As of 31/   | 12/2019   |  |
|        | (min EUR, %)   | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>   | Risk exposure amount | Value adjustments<br>and provisions <sup>2</sup> | Original Exposure <sup>1</sup>  | Exposure Value <sup>1</sup>   | Risk exposure amount  | Value adjustments<br>and provisions <sup>2</sup> |
| CANADA | Control agreements or costral banks<br>Regional governments or local authorities<br>Public sector antities<br>Multiblead Development Banks<br>International Organisations<br>Institutions<br>Corporates<br>Retail<br>of Multic SPE<br>Secured by mortgages on immovable property<br>of which: SPE<br>Exposures in default<br>Them sasociated with particularly high risk<br>Covered banks<br>Claims on institutions and corporates with a ST credit assessment<br>Claims on institutions and corporates with a ST credit assessment<br>Claims on institutions and corporates with a ST credit assessment<br>Claims on institutions and corporates with a ST credit assessment<br>Claims on institutions and corporates with a ST credit assessment<br>Standardised Tota <sup>2</sup> | 0<br>24<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>24<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |                      | 0  | 0<br>0<br>0<br>230<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>88<br>88<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0  |
|        | Stantestorseu Total  |   | d provisions per country of cour  |                      |  | s or credit risk mitigation technic<br>valuation adjustments (AVAs) a                         |   |   |  |

EBA LINCOTAN ANYTOM

#### Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach

|                   |  |                                |                        |  |                |                        | IRB A             | oproach                        |                        |                    |                |                        |             |
|-------------------|--|--------------------------------|------------------------|--|----------------|------------------------|-------------------|--------------------------------|------------------------|--------------------|----------------|------------------------|-------------|
|                   |  |                                |                        | As of 30/  | /09/2019       |                        |                   |                                |                        | As of 31           | /12/2019       |                        |             |
|                   |  | Original Exposure <sup>1</sup> |                        | Original Exposure <sup>1</sup><br>Exposure<br>Value <sup>1</sup> |                | Risk exposure amount   |                   | original Exposure <sup>1</sup> |                        | Exposure           | Risk exposi    | ure amount             | Value       |
|                   | (min EUR, %)   |                                | Of which:<br>defaulted | Value <sup>-</sup>   |                | Of which:<br>defaulted | and<br>provisions |                                | Of which:<br>defaulted | Value <sup>1</sup> |                | Of which:<br>defaulted | and provisi |
|                   | Central banks and central governments                                    | 4,351                          | 0                      | 5,778  | 1,054          | 0                      | 0                 | 3,962                          | 0                      | 5,088              | 1,302          | 0                      | 0           |
|                   | Institutions   | 20,752                         | 18                     | 18,912   | 2,864          | 0                      | 13                | 15,586                         | 18                     | 14,229             | 2,032          | 0                      | 9           |
|                   | Corporates   | 70,852                         | 4,513                  | 58,715   | 25,918         | 0                      | 2,928             | 69,241                         | 3,379                  | 55,332             | 23,601         | 50                     | 2,069       |
|                   | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME | 16,482<br>11,930               | 3,757                  | 14,442<br>10.469   | 5,750<br>3.822 | 0                      | 2,434<br>112      | 17,403<br>8,259                | 2,665                  | 13,935<br>6.928    | 5,414<br>2.424 | 0                      | 1,573<br>85 |
|                   | Corporates - Or Which: SME<br>Betail                                     | 2,585                          | 104                    | 2,541  | 3,822<br>425   | 0                      | 112               | 2.620                          | 112                    | 2,577              | 2,424          | 2                      | 12          |
|                   | Retail - Secured on real estate property                                 | 1.060                          | 2                      | 1.060  | 148            | 2                      | 10                | 1.085                          | 0                      | 1.085              | 152            | 2                      | 3           |
|                   | Retail - Secured on real estate property - Of Which: SME                 | 0                              | 0                      | 0  | 0              | 0                      | 0                 | 0                              | 0                      | 0                  | 0              | 0                      | 0           |
| Consolidated data | Retail - Secured on real estate property - Of Which: non-SME             | 1,060                          | 2                      | 1.060  | 148            | 2                      | 3                 | 1.085                          | 1                      | 1.085              | 152            | 2                      | 3           |
|                   | Retail - Qualifying Revolving  | 410                            | 0                      | 379  | 11             | 0                      | 0                 | 409                            | 0                      | 377                | 11             | 0                      | 0           |
|                   | Retail - Other Retail  | 1,116                          | 6                      | 1,103  | 266            | 5                      | 7                 | 1,127                          | 6                      | 1,115              | 274            | 5                      | 8           |
|                   | Retail - Other Retail - Of Which: SME                                    | 0                              | 0                      | 0  | 0              | 0                      | 0                 | 0                              | 0                      | 0                  | 0              | 0                      | 0           |
|                   | Retail - Other Retail - Of Which: non-SME                                | 1,116                          | 6                      | 1,103  | 266            | 5                      | 7                 | 1,127                          | 6                      | 1,115              | 274            | 5                      | 8           |
|                   | Equity   | 25                             | 0                      | 25   | 94             | 0                      |                   | 15                             | 0                      | 15                 | 55             | 0                      |             |
|                   | Other non credit-obligation assets                                       |                                |                        |  | 797            |                        |                   |                                |                        |                    | 710            |                        |             |
|                   | IRB Total <sup>2</sup>   |                                |                        | osure value, is re   | 31,152         |                        |                   |                                |                        |                    | 28,136         |                        |             |

|         |  |                    |                        |                                |                    |                        | IRB Ap                      | oproach           |                        |                                |                      |                        |                      |
|---------|--|--------------------|------------------------|--------------------------------|--------------------|------------------------|-----------------------------|-------------------|------------------------|--------------------------------|----------------------|------------------------|----------------------|
|         |  |                    |                        | As of 30/                      | 09/2019            |                        |                             |                   |                        | As of 31                       | /12/2019             |                        |                      |
|         |  | Original I         | xposure <sup>1</sup>   | Exposure<br>Value <sup>1</sup> | Risk expos         | ure amount             | Value<br>adjustments<br>and | Original I        | xposure <sup>1</sup>   | Exposure<br>Value <sup>1</sup> | Risk expos           | ure amount             | Value<br>adjustments |
|         | (min EUR, %)   |                    | Of which:<br>defaulted | value                          |                    | Of which:<br>defaulted | provisions                  |                   | Of which:<br>defaulted | Value                          |                      | Of which:<br>defaulted | and provisions       |
|         | Central banks and central governments                                    | 1,583              | 0                      | 2,214                          | 778                | 0                      | 0                           | 1,502             | 0                      | 2,264                          | 1,048                | 0                      | 0                    |
|         | Institutions   | 8,785              | 0                      | 7,156                          | 1,173              | 0                      | 1                           | 6,687             | 0 2.206                | 5,524<br>35.563                | 846                  | 0                      | 1                    |
|         | Corporates<br>Corporates - Of Which: Specialised Lending                 | 43,477<br>6.823    | 3,009                  | 34,444<br>6.092                | 15,415<br>2.255    | 0                      | 2,016                       | 44,710<br>7.151   | 2,205                  | 35,563<br>5,883                | 15,472<br>2.104      | 50                     | 1,392<br>1.037       |
|         | Corporates - Of Which: SPEcialised Lending<br>Corporates - Of Which: SME | 6,823              | 2,976                  | 5,944                          | 2,255              | 0                      | 43                          | 6,207             | 63                     | 5,883                          | 2,104                | 0                      | 47                   |
|         | Corporates - Or Which: SME<br>Retail                                     | 2,585              | 63                     | 2,541                          | 425                | 0                      | 43                          | 2.620             | 63                     | 2,577                          | 436                  | 0                      | 12                   |
|         | Retail - Secured on real estate property                                 | 1.060              | 2                      | 1.060                          | 148                | 2                      | 3                           | 1.085             | 1                      | 1.085                          | 152                  | 2                      | 3                    |
|         | Retail - Secured on real estate property - Of Which: SME                 | 0                  | 0                      | 0                              | 0                  | Ô                      | ő                           | 0                 | 0                      | 0                              | 0                    | 0                      | ő                    |
| GERMANY | Retail - Secured on real estate property - Of Which: non-SME             | 1.060              | 2                      | 1.060                          | 148                | 2                      | 3                           | 1.085             | 1                      | 1.085                          | 152                  | 2                      | 3                    |
|         | Retail - Qualifying Revolving  | 410                | 0                      | 379                            | 11                 | 0                      | 0                           | 409               | 0                      | 377                            | 11                   | 0                      | 0                    |
|         | Retail - Other Retail  | 1,116              | 6                      | 1,103                          | 266                | 5                      | 7                           | 1,127             | 6                      | 1,115                          | 274                  | 5                      | 8                    |
|         | Retail - Other Retail - Of Which: SME                                    | 0                  | 0                      | 0                              | 0                  | 0                      | 0                           | 0                 | 0                      | 0                              | 0                    | 0                      | 0                    |
|         | Retail - Other Retail - Of Which: non-SME                                | 1,116              | 6                      | 1,103                          | 266                | 5                      | 7                           | 1,127             | 6                      | 1,115                          | 274                  | 5                      | 8                    |
|         | Equity   | 11                 | 0                      | 11                             | 39                 | 0                      | 0                           | 0                 | 0                      | 0                              | 0                    | 0                      | 0                    |
|         | Other non credit-obligation assets                                       |                    |                        |                                |                    |                        |                             |                   |                        |                                |                      |                        |                      |
|         | IRB Total  |                    |                        |                                |                    |                        |                             |                   |                        |                                |                      |                        |                      |
|         |  | (1) Original expos | ure. unlike Exposu     | re value, is reporte           | d before taking in | to account any eff     | fect due to credit o        | onversion factors | or credit risk mitio   | ation techniques (             | e.a. substitution of | fects).                |                      |

|                |  |                    |                        |                                |                     |                        | IRB Ap                      | proach            |                        |                                |                     |                        |                   |
|----------------|--|--------------------|------------------------|--------------------------------|---------------------|------------------------|-----------------------------|-------------------|------------------------|--------------------------------|---------------------|------------------------|-------------------|
|                |  |                    |                        | As of 30                       | /09/2019            |                        |                             |                   |                        | As of 31                       | 1/12/2019           |                        |                   |
|                |  | Original I         | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos          | ure amount             | Value<br>adjustments<br>and | Original I        | Exposure1              | Exposure<br>Value <sup>1</sup> | Risk expos          | ure amount             | Value<br>adjustme |
|                | (min EUR, %)   |                    | Of which:<br>defaulted | Value                          |                     | Of which:<br>defaulted | provisions                  |                   | Of which:<br>defaulted | Value                          |                     | Of which:<br>defaulted | and provisi       |
|                | Central banks and central governments                        | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 10                | 0                      | 10                             | 2                   | 0                      | 0                 |
|                | Institutions   | 1,235              | 0                      | 1,243                          | 246                 | 0                      | 0                           | 1,049             | 0                      | 1,052                          | 200                 | 0                      | 0                 |
|                | Corporates   | 4,662              | 61                     | 4,583                          | 1,221               | 0                      | 28                          | 4,249             | 63                     | 4,129                          | 1,038               | 0                      | 30                |
|                | Corporates - Of Which: Specialised Lending                   | 2,268              | 61                     | 2,220                          | 594                 | 0                      | 28                          | 2,399             | 63                     | 2,333                          | 597                 | 0                      | 30                |
|                | Corporates - Of Which: SME                                   | 407                | 0                      | 406                            | 159                 | 0                      | 0                           | 157               | 0                      | 144                            | 42                  | 0                      | 0                 |
|                | Retail   | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                 |
|                | Retail - Secured on real estate property                     | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                 |
| UNITED KINGDOM | Retail - Secured on real estate property - Of Which: SME     | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                 |
|                | Retail - Secured on real estate property - Of Which: non-SME | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                 |
|                | Retail - Qualifying Revolving<br>Retail - Other Retail       | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                 |
|                | Retail - Other Retail - Of Which: SME                        | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                 |
|                |  | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                 |
|                | Retail - Other Retail - Of Which: non-SME<br>Equity          | 0                  | 0                      | 3                              |                     | 0                      | 0                           | 3                 | 3                      | 3                              | 0                   | 0                      | 0                 |
|                | Equity<br>Other non credit-obligation assets                 | J                  | 0                      | 5                              | 0                   | 0                      | J                           | J                 | J                      | 5                              | J                   | 0                      | 0                 |
|                | IRB Total  |                    |                        |                                |                     |                        |                             |                   |                        |                                |                     |                        |                   |
|                |  | (1) Original expos | ure, unlike Expos.     | ire value, is report           | ed before taking in | to account any ef      | fect due to credit o        | onversion factors | or credit risk mitig   | ation techniques (             | e.g. substitution e | ffects).               |                   |

|               |  |                    |                        |                                |            |                        | IRB A                       | oproach    |                        |                                |            |                        |               |
|---------------|--|--------------------|------------------------|--------------------------------|------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|------------|------------------------|---------------|
|               |  |                    |                        | As of 30,                      | /09/2019   |                        |                             |            |                        | As of 31                       | 1/12/2019  |                        |               |
|               |  | Original           | Exposure1              | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments<br>and | Original I | xposure1               | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value         |
|               | (min EUR, %)   |                    | Of which:<br>defaulted | value                          |            | Of which:<br>defaulted | provisions                  |            | Of which:<br>defaulted | value                          |            | Of which:<br>defaulted | and provision |
|               | Central banks and central governments                        | 870                | 0                      | 1,132                          | 13         | 0                      | 0                           | 647        | 0                      | 635                            | 12         | 0                      | 0             |
|               | Institutions   | 1,118              | 18                     | 1,118                          | 412        | 0                      | 12                          | 768        | 17                     | 768                            | 233        | 0                      | 8             |
|               | Corporates   | 3,178              | 9                      | 2,212                          | 1,535      | 0                      | 12                          | 2,933      | 9                      | 1,793                          | 1,219      | 0                      | 10            |
|               | Corporates - Of Which: Specialised Lending                   | 1,865              | 7                      | 1,425                          | 960        | 0                      | 9                           | 1,768      | 7                      | 1,205                          | 814        | 0                      | 7             |
|               | Corporates - Of Which: SME                                   | 13                 | 0                      | 13                             | 13         | 0                      | 0                           | 11         | 0                      | 3                              | 1          | 0                      | 0             |
|               | Retail   | 0                  | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0             |
|               | Retail - Secured on real estate property                     | 0                  | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0             |
| UNITED STATES | Retail - Secured on real estate property - Of Which: SME     | 0                  | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0             |
| UNITED STATES | Retail - Secured on real estate property - Of Which: non-SME | 0                  | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0             |
|               | Retail - Qualifying Revolving                                | 0                  | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0             |
|               | Retail - Other Retail  | 0                  | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0             |
|               | Retail - Other Retail - Of Which: SME                        | 0                  | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0             |
|               | Retail - Other Retail - Of Which: non-SME                    | 0                  | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0             |
|               | Equity   | 0                  | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0             |
|               | Other non credit-obligation assets                           |                    |                        |                                |            |                        |                             |            |                        |                                |            |                        |               |
|               | IRB Total  | (1) Original expos |                        |                                |            |                        |                             |            |                        |                                |            |                        |               |

|         |  |                    |                        |                                |                     |                        | IRB A                       | oproach           |                        |                                |                     |                        |                      |
|---------|--|--------------------|------------------------|--------------------------------|---------------------|------------------------|-----------------------------|-------------------|------------------------|--------------------------------|---------------------|------------------------|----------------------|
|         |  |                    |                        | As of 30                       | /09/2019            |                        |                             |                   |                        | As of 31                       | /12/2019            |                        |                      |
|         |  | Original           | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos          | ure amount             | Value<br>adjustments<br>and | Original I        | Exposure1              | Exposure<br>Value <sup>1</sup> | Risk expos          | ure amount             | Value<br>adjustments |
|         | (min EUR, %)   |                    | Of which:<br>defaulted | value                          |                     | Of which:<br>defaulted | provisions                  |                   | Of which:<br>defaulted | value                          |                     | Of which:<br>defaulted | and provisions       |
|         | Central banks and central governments                      | 0                  | 0                      | 122                            | 15                  | 0                      | 0                           | 0                 | 0                      | 66                             | 8                   | 0                      | 0                    |
|         | Institutions   | 3,542              | 0                      | 3,542                          | 191                 | 0                      | 0                           | 2,571             | 0                      | 2,571                          | 136                 | 0                      | 0                    |
|         | Corporates   | 2,865              | 0                      | 2,687                          | 953                 | 0                      | 1                           | 2,096             | 0                      | 1,918                          | 688                 | 0                      | 1                    |
|         | Corporates - Of Which: Specialised Lending                 | 874                | 0                      | 704                            | 236                 | 0                      | 0                           | 819               | 0                      | 677                            | 235                 | 0                      | 1                    |
|         | Corporates - Of Which: SME                                 | 589                | 0                      | 588                            | 177                 | 0                      | 1                           | 254               | 0                      | 254                            | 59                  | 0                      | 0                    |
|         | Retail   | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                    |
|         | Retail - Secured on real estate property                   | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                    |
| FRANCE  | Retail - Secured on real estate property - Of Which: SME   | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                    |
| TRAINCE | Retail - Secured on real estate property - Of Which: non-S | 1E 0               | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                    |
|         | Retail - Qualifying Revolving                              | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                    |
|         | Retail - Other Retail                                      | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                    |
|         | Retail - Other Retail - Of Which: SME                      | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                    |
|         | Retail - Other Retail - Of Which: non-SME                  | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                    |
|         | Equity   | 0                  | 0                      | 0                              | 0                   | 0                      | 0                           | 0                 | 0                      | 0                              | 0                   | 0                      | 0                    |
|         | Other non credit-obligation assets                         |                    |                        |                                |                     |                        |                             |                   |                        |                                |                     |                        | 4                    |
|         | IRB Total  |                    |                        |                                |                     |                        |                             |                   |                        |                                |                     |                        | -                    |
|         |  | (1) Original expos | ure, unlike Expos      | ure value, is report           | ed before taking in | to account any ef      | fect due to credit c        | onversion factors | or credit risk mitig   | ation techniques (             | e.g. substitution e | ffects).               |                      |

EBA SUCCEAN

# Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach Norddeutsche Landesbank -Girozentrale-

| uueutsuie | Lanuesuank | -Girozenus |
|-----------|------------|------------|
|           |            |            |
|           |            |            |

|             |  |              |                        |                                |            |                        | IRB A                       | pproach      |                        |                                |            |                        |                      |
|-------------|--|--------------|------------------------|--------------------------------|------------|------------------------|-----------------------------|--------------|------------------------|--------------------------------|------------|------------------------|----------------------|
|             |  |              |                        | As of 30                       | /09/2019   |                        |                             |              |                        | As of 31                       | 1/12/2019  |                        |                      |
|             |  | Original     | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments<br>and | Original     | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments |
|             | (min EUR, %)   |              | Of which:<br>defaulted | Value                          |            | Of which:<br>defaulted | provisions                  |              | Of which:<br>defaulted | Value                          |            | Of which:<br>defaulted | and provisions       |
|             | Central banks and central governments                                    | 133          | 0                      | 171                            | 11         | 0                      | 0                           | 131          | 0                      | 169                            | 11         | 0                      | 0                    |
|             | Institutions   | 779          | 0                      | 740                            | 105        | 0                      | 0                           | 264          | 0                      | 225                            | 40         | 0                      | 0                    |
|             | Corporates   | 3,033<br>211 | 130<br>87              | 2,928<br>210                   | 1,097      | 0                      | 98<br>59                    | 2,444<br>186 | 86<br>70               | 2,329<br>170                   | 887<br>24  | 0                      | 57<br>43             |
|             | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME | 1.442        | 87<br>41               | 1.419                          | 465        | 0                      | 36                          | 762          | 14                     | 759                            | 24         | 0                      | 43                   |
|             | Corporates - Or Which: SHE<br>Retail                                     | 1,992        | 41                     | 1,419                          | 465        | 0                      | 30                          | 762          | 14                     | /59                            | 210        | 0                      | 11                   |
|             | Retail - Secured on real estate property                                 | 0            | 0                      | 0                              | 0          | 0                      | 0                           | 0            | 0                      | 0                              | 0          | 0                      | 0                    |
|             | Retail - Secured on real estate property - Of Which: SME                 | 0            | 0                      | 0                              | ő          | 0                      | 0                           | 0            | 0                      | 0                              | 0          | 0                      | 0                    |
| NETHERLANDS | Retail - Secured on real estate property - Of Which: non-SME             | ō            | ō                      | ō                              | ō          | ō                      | ō                           | 0            | ō                      | ō                              | 0          | 0                      | ō                    |
|             | Retail - Qualifying Revolving  | 0            | 0                      | 0                              | 0          | 0                      | 0                           | 0            | 0                      | 0                              | 0          | 0                      | 0                    |
|             | Retail - Other Retail  | 0            | 0                      | 0                              | 0          | 0                      | 0                           | 0            | 0                      | 0                              | 0          | 0                      | 0                    |
|             | Retail - Other Retail - Of Which: SME                                    | 0            | 0                      | 0                              | 0          | 0                      | 0                           | 0            | 0                      | 0                              | 0          | 0                      | 0                    |
|             | Retail - Other Retail - Of Which: non-SME                                | 0            | 0                      | 0                              | 0          | 0                      | 0                           | 0            | 0                      | 0                              | 0          | 0                      | 0                    |
|             | Equity   | 0            | 0                      | 0                              | 0          | 0                      | 0                           | 0            | 0                      | 0                              | 0          | 0                      | 0                    |
|             | Other non credit-obligation assets                                       |              |                        |                                |            |                        |                             |              |                        |                                |            |                        |                      |
|             | IRB Total  |              |                        |                                |            |                        |                             |              |                        |                                |            |                        |                      |

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

|          |  |            |                        |                    |            |                        | IRB A                | pproach    |                        |                                |            |                        |                      |
|----------|--|------------|------------------------|--------------------|------------|------------------------|----------------------|------------|------------------------|--------------------------------|------------|------------------------|----------------------|
|          |  |            |                        | As of 30           | /09/2019   |                        |                      |            |                        | As of 31                       | 1/12/2019  |                        |                      |
|          |  | Original I | Exposure <sup>1</sup>  | Exposure           | Risk expos | ure amount             | Value<br>adjustments | Original I | xposure1               | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments |
|          | (min EUR, %)   |            | Of which:<br>defaulted | Value <sup>1</sup> |            | Of which:<br>defaulted | and<br>provisions    |            | Of which:<br>defaulted | Value*                         |            | Of which:<br>defaulted | and provisions       |
|          | Central banks and central governments<br>Institutions        |            |                        | 0                  | 0          | 0                      | 0                    | 0          | 0                      | 0                              | 0          | 0                      | 0                    |
|          | Institutions   |            |                        | 12                 | 5          | 0                      | 0                    | 19         | 0                      | 19                             | 2          | 0                      | 0                    |
|          | Corporates   |            |                        | 1,238              | 614        | 0                      | 1                    | 1,870      | 0                      | 1,399                          | 760        | 0                      | 2                    |
|          | Corporates - Of Which: Specialised Lending                   | 910        | 0                      | 802                | 382        | 0                      | 0                    | 1,400      | 0                      | 1,011                          | 551        | 0                      | 1                    |
|          | Corporates - Of Which: SME                                   | 74         | 0                      | 66                 | 42         | 0                      | 0                    | 74         | 0                      | 67                             | 42         | 0                      | 0                    |
|          | Retail   | 0          | 0                      | 0                  | 0          | 0                      | 0                    | 0          | 0                      | 0                              | 0          | 0                      | 0                    |
|          | Retail - Secured on real estate property                     | 0          | 0                      | 0                  | 0          | 0                      | 0                    | 0          | 0                      | 0                              | 0          | 0                      | 0                    |
| 1051 110 | Retail - Secured on real estate property - Of Which: SME     | 0          | 0                      | 0                  | 0          | 0                      | 0                    | 0          | 0                      | 0                              | 0          | 0                      | 0                    |
| IRELAND  | Retail - Secured on real estate property - Of Which: non-SME | 0          | 0                      | 0                  | 0          | 0                      | 0                    | 0          | 0                      | 0                              | 0          | 0                      | 0                    |
|          | Retail - Qualifying Revolving                                | 0          | 0                      | 0                  | 0          | 0                      | 0                    | 0          | 0                      | 0                              | 0          | 0                      | 0                    |
|          | Retail - Other Retail  | 0          | 0                      | 0                  | 0          | 0                      | 0                    | 0          | 0                      | 0                              | 0          | 0                      | 0                    |
|          | Retail - Other Retail - Of Which: SME                        | 0          | 0                      | 0                  | 0          | 0                      | 0                    | 0          | 0                      | 0                              | 0          | 0                      | 0                    |
| 1        | Retail - Other Retail - Of Which: non-SME                    |            | 0                      | 0                  | 0          | 0                      | 0                    | 0          | 0                      | 0                              | 0          | 0                      | 0                    |
|          | Equity   | 0          | 0                      | 0                  | 0          | 0                      | 0                    | 0          | 0                      | 0                              | 0          | 0                      | 0                    |
|          | Other non credit-obligation assets                           |            |                        |                    |            |                        |                      |            |                        |                                |            |                        |                      |
|          | IRB Total  |            |                        |                    |            |                        |                      |            |                        |                                |            |                        |                      |

taking into account any effect due to credi

|            |  | As of 30/09/2019 As of 31/12/2019 |                        |                                |            |                        |                             |            |                        |                                |            |                        |                      |  |  |
|------------|--|-----------------------------------|------------------------|--------------------------------|------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|------------|------------------------|----------------------|--|--|
|            |  |                                   |                        | As of 30                       | /09/2019   |                        |                             |            |                        | As of 31                       | /12/2019   |                        |                      |  |  |
|            |  | Original I                        | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments<br>and | Original I | xposure <sup>1</sup>   | Exposure<br>Value <sup>1</sup> | Risk expos | ure amount             | Value<br>adjustments |  |  |
|            | (min EUR, %)   |                                   | Of which:<br>defaulted | Value                          |            | Of which:<br>defaulted | provisions                  |            | Of which:<br>defaulted | value                          |            | Of which:<br>defaulted | and provision        |  |  |
|            | Central banks and central governments                        | 71                                | 0                      | 71                             | 0          | 0                      | 0                           | 76         | 0                      | 76                             | 0          | 0                      | 0                    |  |  |
|            | Institutions   | 695                               | 0                      | 695                            | 39         | 0                      | 0                           | 423        | 0                      | 423                            | 35         | 0                      | 0                    |  |  |
|            | Corporates   | 1,601                             | 23                     | 1,477                          | 622        | 0                      | 26                          | 1,448      | 51                     | 1,340                          | 566        | 0                      | 25                   |  |  |
|            | Corporates - Of Which: Specialised Lending                   | 286                               | 23                     | 201                            | 93         | 0                      | 21                          | 308        | 25                     | 228                            | 102        | 0                      | 21                   |  |  |
|            | Corporates - Of Which: SME                                   | 857                               | 0                      | 830                            | 291        | 0                      | 1                           | 177        | 0                      | 174                            | 51         | 0                      | 0                    |  |  |
|            | Retail   | 0                                 | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0                    |  |  |
|            | Retail - Secured on real estate property                     | 0                                 | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0                    |  |  |
| LUXEMBOURG | Retail - Secured on real estate property - Of Which: SME     | 0                                 | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0                    |  |  |
| LUXEMBOUKG | Retail - Secured on real estate property - Of Which: non-SME | 0                                 | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0                    |  |  |
|            | Retail - Qualifying Revolving                                | 0                                 | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0                    |  |  |
|            | Retail - Other Retail  | 0                                 | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0                    |  |  |
|            | Retail - Other Retail - Of Which: SME                        | 0                                 | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0                    |  |  |
|            | Retail - Other Retail - Of Which: non-SME                    | 0                                 | 0                      | 0                              | 0          | 0                      | 0                           | 0          | 0                      | 0                              | 0          | 0                      | 0                    |  |  |
|            | Equity   | 15                                | 0                      | 15                             | 55         | 0                      | 0                           | 15         | 0                      | 15                             | 55         | 0                      | 0                    |  |  |
|            | Other non credit-obligation assets                           |                                   |                        |                                |            |                        |                             |            |                        |                                |            |                        |                      |  |  |
|            | IRB Total  |                                   |                        |                                |            |                        |                             |            |                        |                                |            |                        |                      |  |  |

|         |  |                   |                        |                                |                |                        | IRB A                       | oproach           |                        |                                |                |                        |                      |
|---------|--|-------------------|------------------------|--------------------------------|----------------|------------------------|-----------------------------|-------------------|------------------------|--------------------------------|----------------|------------------------|----------------------|
|         |  |                   |                        | As of 30                       | /09/2019       |                        |                             |                   |                        | As of 31                       | /12/2019       |                        |                      |
|         |  | Original I        | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos     | ure amount             | Value<br>adjustments<br>and | Original          | Exposure <sup>1</sup>  | Exposure<br>Value <sup>1</sup> | Risk expos     | ure amount             | Value<br>adjustments |
|         | (min EUR, %)   |                   | Of which:<br>defaulted | value                          |                | Of which:<br>defaulted | provisions                  |                   | Of which:<br>defaulted | value                          |                | Of which:<br>defaulted | and provisions       |
|         | Central banks and central governments<br>Institutions<br>Corporates  | 162<br>153<br>662 | 0<br>0<br>0            | 185<br>153<br>595              | 0<br>35<br>266 | 0<br>0<br>0            | 0<br>0<br>2                 | 155<br>142<br>645 | 0<br>0<br>0            | 175<br>142<br>574              | 0<br>28<br>253 | 0<br>0<br>0            | 0<br>0               |
|         | Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME<br>Retail   | 1<br>83<br>0      | 0<br>0                 | 1<br>83<br>0                   | 0<br>22<br>0   | 0                      | 0<br>0                      | 1<br>81<br>0      | 0                      | 1<br>81<br>0                   | 0<br>20<br>0   | 0                      | 0<br>0<br>0          |
| AUSTRIA | Retail - Secured on real estate property<br>Retail - Secured on real estate property - Of Which: SME<br>Retail - Secured on real estate property - Of Which: non-SME | 0                 | 0<br>0                 | 0                              | 0              | 0                      | 0                           | 0                 | 0                      | 0                              | 0              | 0                      | 0<br>0               |
|         | Retail - Qualifying Revolving<br>Retail - Other Retail<br>Retail - Other Retail - Of Which: SME  | 0                 | 0                      | 0                              | 0              | 0                      | 0                           | 0                 | 0                      | 0                              | 0              | 0                      | 0                    |
|         | Retail - Other Retail - Of Which: non-SME<br>Equity<br>Other non-credit-obligation assets  | 0                 | 0                      | 0                              | 0              | 0                      | 0                           | 0                 | 0                      | 0                              | 0              | 0                      | 0                    |
| 1       | IRB Total  |                   |                        |                                |                |                        |                             |                   |                        |                                |                |                        |                      |

|        |   |                          |   |                                |                       |                        | IRB A                                   | pproach                       |   |   |                       |                        |                      |
|--------|---|--------------------------|---|--------------------------------|-----------------------|------------------------|---|-------------------------------|---|---|-----------------------|------------------------|----------------------|
|        |   |                          |   | As of 30                       | /09/2019              |                        |   |                               |   | As of 31                                | /12/2019              |                        |                      |
|        |   | Original I               | Exposure <sup>1</sup>                   | Exposure<br>Value <sup>1</sup> | Risk expos            | ure amount             | Value<br>adjustments<br>and             | Original                      | Exposure <sup>1</sup>                   | Exposure<br>Value <sup>1</sup>          | Risk expos            | ure amount             | Value<br>adjustments |
|        | (min EUR, %)  |                          | Of which:<br>defaulted                  | value                          |                       | Of which:<br>defaulted | provisions                              |                               | Of which:<br>defaulted                  | Value                                   |                       | Of which:<br>defaulted | and provisions       |
|        | Central banks and central governments<br>Institutions<br>Corporates<br>Corporates - Of Which: Specialised Lending<br>Corporates - Of Which: SME   | 149<br>723<br>371<br>188 | 0 0 0 0 0                               | 256<br>723<br>262<br>184       | 58<br>145<br>68<br>49 | 0                      | 0 0 0 0 0                               | 165<br>648<br>328<br>153<br>0 | 0 0 0 0                                 | 266<br>648<br>222<br>148<br>0           | 62<br>100<br>54<br>36 | 0 0 0                  | 0 0 0                |
| CANADA | Retail Secured on real estate property<br>Retail - Secured on real estate property<br>Retail - Secured on real estate property - Of Which: SME<br>Retail - Secured on real estate property - Of Which: non-SME<br>Retail - Qualifying Revolving | 0<br>0<br>0<br>0         | 0 | 0 0 0 0 0 0 0 0 0              | 0                     | 0 0 0 0 0 0 0 0        | 0 | 0<br>0<br>0<br>0              | 000000000000000000000000000000000000000 | 0 | 0<br>0<br>0           | 0 0 0 0 0 0 0          | 0                    |
|        | Retail - Other Retail<br>Retail - Other Retail - Of Which: SME<br>Retail - Other Retail - Of Which: non-SME<br>Equity   | 0<br>0<br>0              | 0<br>0<br>0                             | 0<br>0<br>0                    | 0<br>0<br>0           | 0<br>0<br>0            | 0<br>0<br>0                             | 0<br>0<br>0                   | 0<br>0<br>0                             | 0<br>0<br>0                             | 0<br>0<br>0           | 0<br>0<br>0            | 0<br>0<br>0          |
|        | Other non credit-obligation assets<br>IRB Total   |                          |   |                                | ed before taking in   |                        |   |                               |   |   |                       |                        |                      |



|  |                  |  |  |  |  | Nordo   | eutsche Landesbank -Giro                        | ozentrale-          |                   |                  |                     |                |                |                 |
|--|------------------|--|--|--|--|---|---|---------------------|-------------------|------------------|---------------------|----------------|----------------|-----------------|
|  |                  |  |  |  |  |   | As of 31/12/2019                                |                     |                   |                  |                     |                |                |                 |
|  |                  |  |  |  |  | Dire  | ct exposures                                    |                     |                   |                  |                     |                |                |                 |
|  | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |                     | Deriva            | tives            |                     | Off bala       | nce sheet      |                 |
|  |                  |  |  |  |  |   |   |                     |                   |                  |                     | Off-balance sl | heet exposures |                 |
|  |                  |  |  |  |  |   |   | Derivatives with po | sitive fair value | Derivatives with | negative fair value |                |                | 1               |
|  |                  |  |  |  |  | 1   |   |                     | 1                 |                  |                     |                |                | Risk weighted   |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount     | Notional amount   | Carrying amount  | Notional amount     | Nominal        | Provisions     | exposure amount |
| [ 0 - 3M [   |                  | 0  | 0  | 0  | 0  | 0   | 0   | 0                   | 0                 | 0                | 0                   | 0              | 0              |                 |
| [ 3M - 1Y [<br>[ 1Y - 2Y [   |                  | 0  | 0  | 0  | 0  | 0   | 0   | 0                   | 0                 | 0                | 0                   | 0              | 0              |                 |
| [ 2Y - 3Y [<br>[3Y - 5Y [<br>[5Y - 10Y [   | Austria          | 0<br>0<br>85   | 0<br>0<br>85   | 0  | 0  | 0<br>0<br>55  | 0<br>0<br>30                                    | 0                   | 0                 | 0                | 0                   | 0              | 0              |                 |
| [10Y - more<br>Total   |                  | 83<br>877<br>963   | 85<br>877<br>963   | 0  | 0  | 244<br>299  | 557<br>587                                      | 0<br>0<br>0         | 0<br>0<br>0       | 0                | 0                   | 0              | 0              | 0               |
| [0-3M[<br>[3M-1Y]<br>[1Y-2Y]   |                  | 0<br>69<br>0   | 0<br>69<br>0   | 0  | 0  | 0<br>16<br>0  | 0<br>53<br>0                                    | 0                   | 0                 | 0                | 0                   | 0              | 0              |                 |
| [ 2Y - 3Y [<br>[3Y - 5Y [<br>[5Y - 10Y ]   | Belgium          | 0<br>91<br>66  | 0<br>91<br>66  | 0  | 0  | 0   | 0<br>91<br>66                                   | 0                   | 0                 | 0                | 0                   | 0              | 0              |                 |
| Total  | -                | 160  | 160<br>385   | 0  | 0  | 160<br>175  | 209   | 0                   | 0                 | 0                | 0                   | 0<br>0         | 0              | 0               |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total                                     | Bulgaria         |  |  |  |  |   |   |                     |                   |                  |                     |                |                |                 |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [   |                  |  |  |  |  |   |   |                     |                   |                  |                     |                |                |                 |
| [ 2Y - 3Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total                                       | Cyprus           |  |  |  |  |   |   |                     |                   |                  |                     |                |                |                 |
| [ 0 - 3M [<br>[ 3M - 1Y ]<br>[ 1Y - 2Y ]<br>[ 2Y - 3Y ]<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y ]<br>[ 10Y - more<br>Total          | Czech Republic   |  |  |  |  |   |   |                     |                   |                  |                     |                |                |                 |
| [ 0 - 3M [<br>[ 3M - 1Y ]<br>[ 1Y - 2Y [<br>[ 2Y - 3Y ]<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y ]<br>[ 10Y - more                   | Denmark          |  |  |  |  |   |   |                     |                   |                  |                     |                |                |                 |
| Total<br>[ 0 - 3M [<br>[ 3M - 1Y f<br>[ 1Y - 2Y f<br>[ 2Y - 3Y f<br>[ 3Y - 5Y [<br>[ 5Y - 10Y f<br>[ 10Y - more<br>Total | Estonia          |  |  |  |  |   |   |                     |                   |                  |                     |                |                |                 |



|  |                  |   |  |  |  | Nordd   | eutsche Landesbank -Giro                                     | ozentrale-  |   |  |  |  |                                      |                                  |
|--|------------------|---|--|--|--|---|--|---|---|--|--|--|--------------------------------------|----------------------------------|
|  |                  |   |  |  |  |   | As of 31/12/2019   |   |   |  |  |  |                                      |                                  |
|  |                  |   |  |  |  | Dire  | ct exposures   |   |   |  |  |  |                                      |                                  |
|  | (mln EUR)        |   |  | On balance sl                                  | heet   |   |  |   | Deriva  | tives  |  | Off balar                                    | ice sheet                            | -                                |
|  |                  |   |  |  |  |   |  |   |   |  |  | Off-balance sh                               | eet exposures                        |                                  |
|  |                  |   |  |  |  |   |  | Derivatives with positive fair value                |   | Derivatives with negative fair value             |  |  |                                      | Risk weighted<br>exposure amount |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets    | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost              | Carrying amount                                     | Notional amount   | Carrying amount                                  | Notional amount                                      | Nominal                                      | Provisions                           | exposure amount                  |
| [0-3M[<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total<br>[0-3M]                                   | Finland          | 0<br>26<br>32<br>0<br>50<br>21<br>10<br><b>139</b>                    | 0<br>26<br>32<br>0<br>50<br>21<br>10<br><b>139</b>   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 0<br>26<br>32<br>0<br>50<br>21<br>0<br><b>129</b>                                 | 0<br>0<br>0<br>0<br>0<br>10<br><b>10</b>                     | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0<br>0                  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 10                               |
| [ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total                                | France           | 23<br>0<br>0<br>0<br>0<br>0<br>23                                     | 0<br>23<br>0<br>0<br>0<br>0<br>0<br>23   | 0<br>0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 0<br>23<br>0<br>0<br>0<br>0<br>0<br>23  | 0<br>0<br>0<br>0<br>0<br>0<br>0                              | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0                       | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                 | 0<br>0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0           | 3                                |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]   | Germany          | 23<br>582<br>690<br>1,025<br>2,694<br>4,707<br>1,809<br><b>12,337</b> | 23<br>582<br>690<br>829<br>1,025<br>2,694<br>4,707<br>1,809<br>12,337                      | 0<br>0<br>0<br>3<br>0<br>3                     |  | 277<br>571<br>419<br>714<br>1,643<br>2,062<br>166<br>5,852                        | 305<br>119<br>410<br>312<br>1,051<br>2,642<br>1,644<br>6,482 | 2<br>3<br>12<br>102<br>9<br>67<br>171<br><b>366</b> | 0<br>110<br>0<br>1.331<br>40<br>223<br>50<br><b>1.754</b> | 0<br>-3<br>2<br>0<br>-19<br>-103<br>-100<br>-223 | 0<br>500<br>0<br>274<br>1,887<br>609<br><b>3.291</b> | 304<br>0<br>0<br>10<br>3<br>65<br><b>383</b> | 0<br>0<br>0<br>0<br>0<br>0           |                                  |
| Total<br>[0-3Mf<br>[3M-1Yf<br>[1Y-2Yf<br>[2Y-2Yf<br>[3Y-5Yf<br>[5Y-10Yf<br>[10Y-more<br>Total                                    | Croatia          |   |  |  |  |   |  |   |   |  |  |  |                                      |                                  |
| [ 0 - 3M ]<br>[ 3M - 1Y ]<br>[ 1Y - 2Y ]<br>[ 2Y - 3Y ]<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y ]   | Greece           |   |  |  |  |   |  |   |   |  |  |  |                                      |                                  |
| 1312 - more<br>Total<br>[0 - 3M [<br>[3M - 1Y [<br>[3M - 1Y [<br>[3Y - 2Y ]<br>[3Y - 5Y ]<br>[5Y - 10Y [<br>[107 - more<br>Total | Hungary          |   |  |  |  |   |  |   |   |  |  |  |                                      |                                  |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total   | Ireland          |   |  |  |  |   |  |   |   |  |  |  |                                      |                                  |
| [0 - 3M [<br>[3M - 1Y]<br>[1Y - 2Y]<br>[2Y - 3Y]<br>[5Y - 10Y]<br>[10Y - more<br>Total   | Italy            | 0<br>123<br>0<br>51<br>13<br>318<br><b>505</b>                        | 0<br>123<br>0<br>51<br>13<br>318<br><b>505</b>   |  |  | 0<br>7<br>0<br>4<br>13<br>81<br><b>105</b>  | 0<br>116<br>0<br>47<br>0<br>211<br><b>374</b>                |   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0<br>0<br>0                  |  |  |                                      | 64                               |
| 10041<br>[0 - 3M]<br>[3M - 1Y]<br>[1Y - 2Y]<br>[2Y - 3Y]<br>[3Y - 5Y]<br>[5Y - 10Y]<br>[107 - more<br>Total                      | Latvia           | 303<br>0<br>0<br>0<br>0<br>40<br>40                                   | 0<br>0<br>0<br>0<br>0<br>40  |  |  |   | 0<br>0<br>0<br>0<br>40<br>0<br>40                            |   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0            | 0<br>0<br>0<br>0<br>0<br>0<br>0                  |  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0         |                                      | 5                                |



|   |                  |  |  |  |  | Nordd   | eutsche Landesbank -Gir                         | ozentrale-                           |                                 |                                      |                                 |                                      |                                 |                                  |
|---|------------------|--|--|--|--|---|---|--------------------------------------|---------------------------------|--------------------------------------|---------------------------------|--------------------------------------|---------------------------------|----------------------------------|
|   |                  |  |  |  |  |   | As of 31/12/2019                                |                                      |                                 |                                      |                                 |                                      |                                 |                                  |
|   |                  |  |  |  |  | Dire  | ct exposures                                    |                                      |                                 |                                      |                                 |                                      |                                 |                                  |
|   | (min EUR)        |  |  | On balance sl                                  | heet   |   |   |                                      | Deriva                          | tives                                |                                 | Off balar                            | ice sheet                       |                                  |
|   |                  |  |  |  |  |   |   |                                      |                                 |                                      |                                 | Off-balance st                       | eet exposures                   |                                  |
|   |                  |  |  |  |  |   |   | Derivatives with positive fair value |                                 | Derivatives with negative fair value |                                 |                                      |                                 | Risk weighted<br>exposure amount |
| Residual Maturity   | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount                      | Notional amount                 | Carrying amount                      | Notional amount                 | Nominal                              | Provisions                      | exposure amount                  |
| [0-3M[<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total  | Lithuania        |  |  |  |  |   |   |                                      |                                 |                                      |                                 |                                      |                                 |                                  |
| 131 - 1011<br>101 - more<br>Total<br>[ 0 - 3M [<br>[ 3M - 1Y [<br>[ 3M - 1Y [<br>[ 3M - 2Y ]<br>[ 3Y - 2Y ]<br>[ 3Y - 3Y ]<br>[ 5Y - 10Y ]<br>[ 100 - more<br>Total | Luxembourg       | 0<br>41<br>0<br>0<br>48<br>8<br>9                                  | 0<br>41<br>0<br>0<br>48<br>0<br>89   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>48<br>48   | 0<br>41<br>0<br>0<br>0<br>0<br>0<br>41          |                                      | 0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more   | Maita            |  |  |  |  |   |   |                                      |                                 |                                      |                                 |                                      |                                 |                                  |
| Total           [0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total               | Netherlands      | 0<br>0<br>0<br>52<br>52<br>0<br><b>103</b>                         | 0<br>0<br>52<br>52<br>52<br>0<br>103   |  |  | 0<br>0<br>52<br>0<br>52<br>52   | 0<br>0<br>0<br>52<br>52                         | 0<br>0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0           |                                 |                                      | 0<br>0<br>0<br>0<br>0<br>0<br>0 | 0                                |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more   | Poland           | 0<br>0<br>0<br>0<br>0<br>0<br>46                                   | 0<br>0<br>0<br>0<br>46<br>46   |  |  | 0<br>0<br>0<br>0<br>46<br>46  | 0<br>0<br>0<br>0<br>0<br>0<br>0                 | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0           |                                 |                                      | 0<br>0<br>0<br>0<br>0<br>0<br>0 | 14                               |
| Total<br>[0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total   | Portugal         |  |  |  |  |   |   |                                      |                                 |                                      |                                 |                                      |                                 |                                  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y ]  | Romania          |  |  |  |  |   |   |                                      |                                 |                                      |                                 |                                      |                                 |                                  |
| 101 - more<br>Total<br>[0 - 3M [<br>[3M - 1Y [<br>[3M - 1Y [<br>[3M - 2Y ]<br>[3M - 5Y ]<br>[5Y - 10Y [<br>[3V - more<br>Total                                      | Slovakia         |  |  |  |  |   |   |                                      |                                 |                                      |                                 |                                      |                                 |                                  |
| Total<br>[0 - 3M]<br>[3M - 1Y]<br>[1Y - 2Y]<br>[2Y - 3Y]<br>[5Y - 10Y]<br>[10Y - more<br>Total  | Slovenia         |  |  |  |  |   |   |                                      |                                 |                                      |                                 |                                      |                                 |                                  |



|  |                  |  | Norddeutsche Landesbank -Girozentrale-<br>As of 31/12/2019                                 |  |  |   |   |                                      |   |                                 |                                       |                            |                                 |                                  |  |  |
|--|------------------|--|--|--|--|---|---|--------------------------------------|---|---------------------------------|---------------------------------------|----------------------------|---------------------------------|----------------------------------|--|--|
|  |                  |  |  |  |  |   |   |                                      |   |                                 |                                       |                            |                                 |                                  |  |  |
|  |                  |  |  |  |  | Dire  | ct exposures                                    |                                      |   |                                 |                                       |                            |                                 | 4                                |  |  |
|  | (mln EUR)        |  |  | On balance s                                   | heet   |   |   |                                      | Deriva                                    | tives                           |                                       | Off balan                  | ice sheet                       |                                  |  |  |
|  |                  |  |  |  |  |   |   |                                      |   |                                 |                                       | Off-balance sh             | eet exposures                   |                                  |  |  |
|  |                  |  |  |  |  |   |   | Derivatives with positive fair value |   | Derivatives with                | negative fair value                   |                            |                                 | Risk weighted                    |  |  |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount                      | Notional amount                           | Carrying amount                 | Notional amount                       | Nominal                    | Provisions                      | Risk weighted<br>exposure amount |  |  |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total   | Spain            | 0<br>70<br>16<br>0<br>0<br>0<br>0<br>0<br>86                       | 0<br>70<br>16<br>0<br>0<br>0<br>0<br>86  |  |  | 0<br>70<br>16<br>0<br>0<br>0<br>0<br>86   |   |                                      |   |                                 |                                       |                            |                                 | 18                               |  |  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y ]   | Sweden           | 0<br>0<br>0<br>0<br>10<br>0<br>10                                  | 0<br>0<br>0<br>0<br>0<br>10  |  |  | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>10<br>10                    |                                      | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 |                                 |                                       |                            |                                 | 10                               |  |  |
| 110Y - more<br>Total<br>[0 - 3M [<br>[3M - 1Y]<br>[3M - 1Y]<br>[2Y - 3Y]<br>[3Y - 5Y]<br>[5Y - 10Y]<br>[10Y - more<br>Total                          | United Kingdom   |  |  |  |  |   |   |                                      |   | •                               | •                                     |                            |                                 |                                  |  |  |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total   | Iceland          |  |  |  |  |   |   |                                      |   |                                 |                                       |                            |                                 |                                  |  |  |
| [0-3M[<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total   | Liechtenstein    |  |  |  |  |   |   |                                      |   |                                 |                                       |                            |                                 |                                  |  |  |
| 10-3M1<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total   | Norway           |  |  |  |  |   |   |                                      |   |                                 |                                       |                            |                                 |                                  |  |  |
| IO - 3M [           [3M - 1Y]           [3Y - 2Y]           [2Y - 3Y]           [3Y - 5Y]           [5Y - 10Y]           [10Y - more           Total | Australia        |  |  |  |  |   |   |                                      |   |                                 |                                       |                            |                                 |                                  |  |  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Total   | Canada           | 0<br>0<br>13<br>20<br>90<br>0<br>123                               | 0<br>0<br>13<br>20<br>90<br>0<br>123   | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                   | 0<br>0<br>0<br>20<br>59<br>0<br><b>80</b>   | 0<br>0<br>13<br>0<br>10<br>0<br>23              |                                      | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0       | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0<br>0 | 31                               |  |  |
| 10 - 3M f<br>[3M - 1Y f<br>[1Y - 2Y [<br>[2Y - 3Y f<br>[5Y - 10Y f<br>[10Y - more<br>Total   | Hong Kong        |  |  |  |  |   |   |                                      |   |                                 | · · · · · · · · · · · · · · · · · · · |                            |                                 |                                  |  |  |



|   |   |  |  |  |  | Nordd   | eutsche Landesbank -Giro                        | ozentrale-           |                  |                  |                     |                |               |                                  |
|---|---|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|----------------|---------------|----------------------------------|
|   |   |  |  |  |  |   | As of 31/12/2019                                |                      |                  |                  |                     |                |               |                                  |
|   |   |  |  |  |  | Dire  | ct exposures                                    |                      |                  |                  |                     |                |               |                                  |
|   | (mln EUR)   |  |  | On balance sl                                  | heet   |   |   |                      | Deriva           | tives            |                     | Off balar      | ice sheet     |                                  |
|   |   |  |  |  |  |   |   |                      |                  |                  |                     | Off-balance st | eet exposures |                                  |
|   |   |  |  |  |  |   |   | Derivatives with pos | itive fair value | Derivatives with | negative fair value |                |               | _                                |
|   |   |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
|   |   |  | Total carrying amount of   |  |  |   |   |                      |                  |                  |                     |                |               | Risk weighted<br>exposure amount |
| Residual Maturity   | Country / Region                                      | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
|   |   |  | positions)   | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount      | Notional amount  | Carrying amount  | Notional amount     | Nominal        | Provisions    |                                  |
| [0-3M]  |   | 9  | 9  | 0  | 0  | 9   | 0   | 0                    | 0                | 0                | 0                   | 0              | 0             |                                  |
| [ 0 - 3M [<br>[ 3M - 1Y ]<br>[ 1Y - 2Y ]<br>[ 2Y - 3Y ]   |   | 0  | 0  | 0  | 0  | 0   | 0   | 0                    | 0                | 0                | 0                   | 0              | 0             |                                  |
| [3Y - 5Y ]<br>[5Y - 10Y ]<br>[10Y - more                  | Japan   | 0<br>0<br>249  | 0<br>0<br>249  | 0  | 0  | 0 0 137   | 0   | 0                    | 0                | 0                | 0                   | 0              | 0             |                                  |
| Total<br>[ 0 - 3M [                                       |   | 258  | 258  | 0<br>0   | 0  | 135<br>146<br>9   | <b>77</b>                                       | 0                    | <b>0</b>         | <b>0</b>         | 0                   | <b>0</b>       | 0             | 126                              |
| [ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [                 | U.S.  | 0  | 0  | 0  | 0  | 0   | 0   | 0<br>0               | 0<br>0           | 0<br>0           | 0                   | 0<br>0         | 0<br>0        |                                  |
| [3Y - 5Y ]<br>[5Y - 10Y ]<br>[10Y - more<br>Total         | 0.01  | 28<br>310<br>230   | 28<br>310<br>230   | 0<br>0   | 0  | 8<br>310<br>55  | 19<br>0<br>165                                  | 0<br>0               | 0<br>0<br>0      | 0                | 0                   | 0              | 0<br>0        |                                  |
| Total<br>[ 0 - 3M [<br>[ 3M - 1Y [                        |   | 577<br>0<br>26   | 577<br>0<br>26   | 0  | 0  | 383<br>0<br>26  | 184<br>0<br>0                                   | 0                    | 0                | 0                | 0                   | 0              | 0             | 120                              |
| [ 1Y - 2Y [<br>[ 2Y - 3Y ]                                | China   | 0  | 0  | 0  | 0  | 0   | 0   | 0                    | 0                | 0                | 0                   | 0              | 0             |                                  |
| [3Y - 5Y [<br>[5Y - 10Y [<br>[10Y - more                  | 4   | 0  | 0  | 0  | 0  | 0   | 0   | 0                    | 0                | 0                | 0                   | 0              | 0             |                                  |
| Total<br>[0 - 3M [<br>[3M - 1Y [                          |   | 26<br>0<br>0   | 26<br>0  | 0<br>0<br>0                                    | 0<br>0<br>0  | 26<br>0<br>0  | 0<br>0<br>0                                     | 0<br>0               | 0<br>0           | 0<br>0<br>0      | 0<br>0<br>0         | 0<br>0         | 0<br>0        | 5                                |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [                 | Switzerland   | 0<br>15<br>64  | 0<br>15<br>64  | 0  | 0  | 0   | 0<br>15<br>64                                   | 0                    | 0                | 0                | 0                   | 0              | 0             |                                  |
| [3Y - 5Y ]<br>[5Y - 10Y ]<br>[10Y - more<br>Total         | -   | 0<br>0<br>79   | 0<br>0<br>79   | 0  | 0  | 0   | 0<br>0<br>79                                    | 0<br>0               | 0                | 0<br>0<br>0      | 0                   | 0              | 0             |                                  |
| [0-3M[<br>[3M-1Y]   |   | 36<br>7  | 36   | 0  | 0  | 36<br>7   | 0   | 0                    | 0                | 0                | 0                   | 0              | 0             | 0                                |
| [ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [                 | Other advanced economies non EEA                      | 5<br>0<br>15   | 5<br>0<br>15   | 0<br>0<br>0                                    | 0  | 5<br>0<br>15  | 0<br>0<br>0                                     | 0<br>0<br>0          | 0<br>0<br>0      | 0<br>0<br>0      | 0                   | 0<br>0<br>0    | 0<br>0<br>0   |                                  |
| [5Y - 10Y [<br>[10Y - more                                |   | 0<br>0<br><b>64</b>  | 0<br>0<br>64   | 0  | 0  | 0<br>0<br>64  | 0   | 0                    | 0                | 0                | 0                   | 0              | 0             | 2                                |
| Total<br>[0-3M]<br>[3M-1Y]                                |   | 64   | 04   |  | , v  |   | , , , , , , , , , , , , , , , , , , ,           | U U                  |                  |                  |                     |                | 0             | -                                |
| [ 1Y - 2Y [<br>[ 2Y - 3Y ]<br>[ 3Y - 5Y ]                 | Other Central and eastern<br>Europe countries non EEA |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
| [5Y - 10Y [<br>[10Y - more<br>Total                       | -   |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
| [0 - 3M [<br>[3M - 1Y]<br>[1Y - 2Y]<br>[2Y - 3Y]          |   |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
| [ 1Y - 2Y ]<br>[ 2Y - 3Y [<br>[ 3Y - 5Y ]<br>[ 5Y - 10Y ] | Middle East   |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
| f 10Y - more<br>Total                                     |   |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [                  |   |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
| [ 2Y - 3Y ]<br>[3Y - 5Y ]<br>[5Y - 10Y ]                  | Latin America and the<br>Caribbean                    |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |
| [37 - 107 [<br>[10Y - more<br>Total                       | -   |  |  |  |  |   |   |                      |                  |                  |                     |                |               |                                  |



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

|  |                  |  |  |  |  | Nordd   | eutsche Landesbank -Gir                         | ozentrale-          |   |   |   |   |   |                                  |
|--|------------------|--|--|--|--|---|---|---------------------|---|---|---|---|---|----------------------------------|
|  |                  |  |  |  |  |   | As of 31/12/2019                                |                     |   |   |   |   |   |                                  |
|  |                  |  |  |  |  | Dire  | ct exposures                                    |                     |   |   |   |   |   |                                  |
|  | (min EUR)        |  |  | On balance s                                   | heet   |   |   |                     | Deriva                                  | tives                                   |   | Off bala                                | nce sheet                               | 1                                |
|  |                  |  |  |  |  |   |   |                     |   |   |   | Off-balance s                           | heet exposures                          |                                  |
|  |                  |  |  |  |  |   |   | Derivatives with po | sitive fair value                       | Derivatives with negative fair value    |   |   |   |                                  |
| Residual Maturity  | Country / Region | Total gross carrying amount of non-<br>derivative financial assets | Total carrying amount of<br>non-derivative financial<br>assets (net of short<br>positions) | of which: Financial assets<br>held for trading | of which: Financial assets<br>designated at fair value<br>through profit or loss | of which: Financial assets at<br>fair value through other<br>comprehensive income | of which: Financial assets at<br>amortised cost | Carrying amount     | Notional amount                         | Carrying amount                         | Notional amount                         | Nominal                                 | Provisions                              | Risk weighted<br>exposure amount |
| [0-3M]<br>[3M-1Y]<br>[1Y-2Y]<br>[2Y-3Y]<br>[3Y-5Y]<br>[5Y-10Y]<br>[10Y-more<br>Total   | Africa           |  |  |  |  |   |   |                     |   |   |   |   |   |                                  |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y ] | Others           | 0<br>10<br>37<br>27<br>251<br>191                                  | 0<br>10<br>37<br>27<br>251<br>191  | 0<br>0<br>0<br>0                               | 0  | 0<br>0<br>37<br>27<br>251<br>191  | 0<br>10<br>0<br>0                               | 0<br>0<br>0<br>0    | 0 | 000000000000000000000000000000000000000 | 0 | 0 | 000000000000000000000000000000000000000 |                                  |
| [10Y - more<br>Total   |                  | 0<br>517   | 0  | 0  | 0  | 0<br>507  | 0   | 0                   | 0                                       | 0<br>0                                  | 0                                       | 0                                       | 0                                       | 0                                |

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total sovereign exposures is and available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective 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 positions to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Costa Rica, Ominica, Costa Rica, Ominica, Costa Rica, Dominica, Dominica, Dominica, Anuda, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuoe, Martingue, Parama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbudo, Anuba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuoe, Martingue, Parama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbudo, Anuba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuoe, Martingue, Parama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbudo, Anuba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuoe, Martingue, Parama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. And Caicos Islands, Virgin Islands (UKS.).

Africa: Algeria, Egypt, Moroco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Of The, Che D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Burkina, Isozoth, Liberia, Madagascar, Malawi, Mail, Mauritus, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Wait, Mauritus, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Burkia, Resources, Congo, Cango, The Democratic Republic Of The, Che D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Burkia, Mauritus, Mau

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



Performing and non-performing exposures

Norddeutsche Landesbank -Girozentrale-

|  |         |  | ,            | As of 30/09/201        | 9   |   |  |         |  |       | As of 31/12/20                                | 19  |                       |                                   |
|--|---------|--|--------------|------------------------|-----|---|--|---------|--|-------|---|---|-----------------------|-----------------------------------|
|  |         | Gross carrying amount                      |              |                        |     | l impairment,<br>changes in fair<br>credit risk and | Collaterals and<br>financial<br>guarantees |         | Gross carrying amount                        |       |   | Accumulated impairment,<br>accumulated changes in fair<br>value due to credit risk and<br>provisions <sup>4</sup> |                       |                                   |
|  |         | Of which<br>performing but<br>past due >30 | Of which nor | On performing          |     | On non-<br>performing                               | received on<br>non-<br>performing          |         | Of which<br>performing but<br>past due >30   |       |   | On performing<br>exposures <sup>2</sup>   | On non-<br>performing | received on<br>non-<br>performing |
| (min EUR)  |         | days and <=90<br>days                      |              | Of which:<br>defaulted |     | exposures <sup>3</sup>                              | exposures                                  |         | days and <=90<br>days Of which:<br>defaulted |       | exposures <sup>-</sup> exposures <sup>3</sup> |   | exposures             |                                   |
| Debt securities (including at amortised cost and fair value)   | 23,417  | 0  | 0            | 0                      | 13  | 0   | 0  | 21,417  | 0  | 0     | 0   | 8   | 0                     | 0                                 |
| Central banks  | 46      | 0  | 0            | 0                      | 0   | 0   | 0  | 7       | 0  | 0     | 0   | 0   | 0                     | 0                                 |
| General governments  | 10,003  | 0  | 0            | 0                      | 11  | 0   | 0  | 9,430   | 0  | 0     | 0   | 7   | 0                     | 0                                 |
| Credit institutions  | 9,517   | 0  | 0            | 0                      | 0   | 0   | 0  | 9,317   | 0  | 0     | 0   | 0   | 0                     | 0                                 |
| Other financial corporations                                   | 2,274   | 0  | 0            | 0                      | 0   | 0   | 0  | 1,867   | 0  | 0     | 0   | 0   | 0                     | 0                                 |
| Non-financial corporations                                     | 1,577   | 0  | 0            | 0                      | 1   | 0   | 0  | 796     | 0  | 0     | 0   | 0   | 0                     | 0                                 |
| Loans and advances(including at amortised cost and fair value) | 109,436 | 297  | 3,833        | 3,808                  | 154 | 2,115   | 1,275                                      | 106,682 | 226  | 2,763 | 2,753   | 163   | 1,386                 | 934                               |
| Central banks  | 5,250   | 0  | 0            | 0                      | 0   | 0   | 0  | 7,896   | 0  | 0     | 0   | 0   | 0                     | 0                                 |
| General governments  | 15,920  | 0  | 0            | 0                      | 0   | 0   | 0  | 15,447  | 0  | 0     | 0   | 0   | 0                     | 0                                 |
| Credit institutions  | 17,713  | 124  | 0            | 0                      | 1   | 0   | 0  | 16,253  | 170  | 0     | 0   | 1   | 0                     | 0                                 |
| Other financial corporations                                   | 7,030   | 0  | 13           | 13                     | 3   | 4   | 0  | 6,860   | 2  | 13    | 13  | 6   | 4                     | 0                                 |
| Non-financial corporations                                     | 57,740  | 157  | 3,762        | 3,738                  | 124 | 2,087   | 1,248                                      | 54,492  | 36   | 2,692 | 2,684   | 129   | 1,359                 | 907                               |
| of which: small and medium-sized enterprises at amortised cost | 17,002  | 30   | 306          | 304                    | 34  | 178   | 103  | 16,325  | 4  | 269   | 266   | 28  | 152                   | 82                                |
| Households   | 5,784   | 16   | 59           | 57                     | 25  | 23  | 27   | 5,736   | 18   | 58    | 57  | 26  | 23                    | 26                                |
| DEBT INSTRUMENTS other than HFT                                | 132,853 | 297  | 3,833        | 3,808                  | 167 | 2,115   | 1,275                                      | 128,099 | 226  | 2,763 | 2,753   | 171   | 1,386                 | 934                               |
| OFF-BALANCE SHEET EXPOSURES                                    | 24,432  |  | 132          | 129                    | 34  | 48  | 3  | 22,453  |  | 137   | 124   | 40  | 54                    | 1                                 |

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

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

(1) Instlutions 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)

The standard space is a space in an analysis of the standard in a concerner scaling of the space is a number of the space is a space in a second provide (in reported with a positive sign.



#### Forborne exposures

Norddeutsche Landesbank -Girozentrale-

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

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

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



# Spring 2020 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Norddeutsche Landesbank -Girozentrale-

| 1  |              | 4                            | s of 30/09/201   | .9                                     |   |              | 4                            | s of 30/12/201   | 19                                     |   |
|--|--------------|------------------------------|--|--|---|--------------|------------------------------|--|--|---|
|  | Gross carryi | ng amount                    |  |  | Accumulated   | Gross carryi | ng amount                    |  |  | Accumulated   |
| (min EUR)  |              | Of which: non-<br>performing | Of which loans<br>and advances<br>subject to<br>impairment | Accumulated<br>impairment <sup>1</sup> | negative<br>changes in fair<br>value due to<br>credit risk on<br>non-performing<br>exposures <sup>1</sup> |              | Of which: non-<br>performing | Of which loans<br>and advances<br>subject to<br>impairment | Accumulated<br>impairment <sup>1</sup> | negative<br>changes in fair<br>value due to<br>credit risk on<br>non-performing<br>exposures <sup>1</sup> |
| A Agriculture, forestry and fishing                                | 1,024        | 99                           | 1,024  | 65                                     | 0   | 1,046        | 96                           | 1,046  | 53                                     | 0   |
| B Mining and guarrying   | 29           | 1                            | 29   | 0                                      | 0   | 28           | 1                            | 28   | 0                                      | 0   |
| C Manufacturing  | 3,349        | 95                           | 3,349  | 72                                     | 0   | 3,110        | 107                          | 3,110  | 82                                     | 0   |
| D Electricity, gas, steam and air<br>conditioning supply           | 12,169       | 251                          | 12,148   | 159                                    | 0   | 11,987       | 251                          | 11,967   | 174                                    | 0   |
| E Water supply   | 724          | 6                            | 724  | 1                                      | 0   | 750          | 6                            | 750  | 1                                      | 0   |
| F Construction   | 858          | 23                           | 858  | 11                                     | 0   | 839          | 29                           | 839  | 15                                     | 0   |
| G Wholesale and retail trade                                       | 2,611        | 25                           | 2,611  | 25                                     | 0   | 2,399        | 20                           | 2,399  | 25                                     | 0   |
| H Transport and storage  | 7,875        | 2,995                        | 7,550  | 1,716                                  | 0   | 6,420        | 1,950                        | 6,159  | 957                                    | 0   |
| I Accommodation and food service<br>activities                     | 286          | 74                           | 279  | 12                                     | 0   | 279          | 48                           | 272  | 14                                     | 0   |
| J Information and communication                                    | 577          | 3                            | 577  | 4                                      | 0   | 580          | 13                           | 580  | 14                                     | 0   |
| K Financial and insurance activities                               | 0            | 0                            | 0  | 0                                      | 0   | 0            | 0                            | 0  | 0                                      | 0   |
| L Real estate activities   | 16,677       | 67                           | 16,634   | 68                                     | 0   | 15,770       | 57                           | 15,703   | 58                                     | 0   |
| M Professional, scientific and<br>technical activities             | 4,002        | 29                           | 4,002  | 22                                     | 0   | 3,893        | 18                           | 3,893  | 21                                     | 0   |
| N Administrative and support service<br>activities                 | 6,422        | 63                           | 6,419  | 43                                     | 0   | 6,135        | 66                           | 6,133  | 45                                     | 0   |
| O Public administration and defence,<br>compulsory social security | 24           | 0                            | 24   | 0                                      | 0   | 22           | 0                            | 22   | 0                                      | 0   |
| P Education  | 68           | 0                            | 68   | 0                                      | 0   | 68           | 0                            | 68   | 0                                      | 0   |
| Q Human health services and social<br>work activities              | 441          | 15                           | 441  | 11                                     | 0   | 436          | 15                           | 436  | 27                                     | 0   |
| R Arts, entertainment and recreation                               | 229          | 15                           | 229  | 1                                      | 0   | 212          | 15                           | 212  | 1                                      | 0   |
| S Other services   | 375          | 1                            | 375  | 1                                      | 0   | 517          | 1                            | 517  | 1                                      | 0   |
| Loans and advances   | 57,740       | 3,762                        | 57,341   | 2,211                                  | 0   | 54,492       | 2,692                        | 54,135   | 1,488                                  | 0   |

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