

## 2025 EU-wide Stress Test

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

## 2025 EU-wide Stress Test: Summary

Norddeutsche Landesbank -Girozentrale-

RowNum									
		1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
	(mln EUR, %)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	1,162		1,377	1,401	1,412	1,130	1,130	1,128
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	17		-86	-86	-86	-606	64	64
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-136		-153	-99	-110	-634	-420	-380
4	Profit or (-) loss for the year	599		336	474	463	-311	-36	-17
5	Coverage ratio: non-performing exposure (%)	25.56%		29.03%	27.50%	26.45%	31.52%	31.03%	31.27%
6	Common Equity Tier 1 capital	7,016	7,194	7,401	7,630	7,354	6,482	6,394	5,749
7	Total Risk exposure amount (all transitional adjustments included)	42,853	37,794	38,491	38,890	40,304	40,231	42,528	42,639
8	Common Equity Tier 1 ratio, %	16.37%	19.03%	19.23%	19.62%	18.25%	16.11%	15.03%	13.48%
9	Fully loaded Common Equity Tier 1 ratio, %	16.37%	13.73%	14.14%	14.53%	13.96%	12.32%	12.02%	10.71%
10	Tier 1 capital	7,066	7,243	7,451	7,679	7,403	6,531	6,443	5,798
11	Total leverage ratio exposures	117,574		117,574	117,574	117,574	117,574	117,574	117,574
12	Leverage ratio, %	6.01%	6.16%	6.34%	6.53%	6.30%	5.56%	5.48%	4.93%
13	Fully loaded leverage ratio, %	6.01%	6.16%	6.34%	6.53%	6.30%	5.56%	5.48%	4.93%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	IFRS 9 transitional arrangements?	No
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2025 EU-wide Stress Test: Credit risk IRB  
Norddeutsche Landesbank -Girozentrale-

Rownum		(min EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values		Risk exposure amounts												
			A-IRB		F-IRB		A-IRB		F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Norddeutsche Landesbank - Girozentrale-	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2		Central governments	0	0	4,768	0	0	0	2,305	0	3,328	156	57	1	2	0	0.00%
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4		Public sector entities	0	0	603	0	0	0	189	0	746	6	0	0	0	0	0
5		Institutions	0	0	5,664	1	0	0	1,553	0	6,082	46	1	1	0	0	88.89%
6		Corporates	0	0	61,473	1,705	0	0	23,842	0	53,688	10,649	1,653	104	161	415	25.90%
7		Corporates - Of Which: Specialised Lending	0	0	25,137	229	0	0	8,857	0	21,840	3,129	237	40	43	67	29.03%
8		Corporates - Of Which: SME general corporates	0	0	8,591	263	0	0	2,705	0	7,187	1,744	287	30	43	49	16.93%
9		Corporates - Of Which: Purchased receivables	0	0	262	7	0	0	101	0	239	33	7	0	3	1	21.54%
10		Retail	2,614	15			464	24			2,355	132	15	1	9	3	23.27%
11		Retail - Secured by residential estate property	1,981	12			378	23			1,877	106	12	1	8	2	15.48%
12		Retail - Qualifying Revolving	392	1			14	0			227	7	1	0	0	0	43.56%
13		Retail - Purchased receivables	0	0							0	0	0	0	0	0	0
14		Retail - Other Retail	241	2			72	2			250	20	2	0	1	1	56.89%
15		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	0
16		Retail - Other Retail - Of Which: non-SME	241	2			72	2			250	20	2	0	1	1	56.89%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18		Equity	0	0			0	0			0	0	0	0	0	0	0
19		Securitisation	0	0			0	0			0	0	0	0	0	0	0
20		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	0
21		TOTAL	2,614	15	72,506	1,706	464	24	26,889	0	64,199	10,990	1,675	107	193	420	25.04%

\* Restated 31/12/2024:

Rownum		(min EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values		Risk exposure amounts												
			A-IRB		F-IRB		A-IRB		F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23		Central governments	0	0	1,252	0	0	0	1,760	0	513	0	0	0	0	0	0
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25		Public sector entities	0	0	609	0	0	0	189	0	746	6	0	0	0	0	0
26		Institutions	0	0	3,436	1	0	0	1,120	0	3,081	45	1	1	0	1	88.89%
27		Corporates	0	0	33,753	1,461	0	0	12,686	0	29,186	6,420	1,356	61	133	351	25.85%
28		Corporates - Of Which: Specialised Lending	0	0	6,481	20	0	0	2,061	0	6,481	4	20	4	14	13	57.59%
29		Corporates - Of Which: SME general corporates	0	0	7,808	247	0	0	2,517	0	6,545	1,584	272	28	43	43	15.81%
30		Corporates - Of Which: Purchased receivables	0	0	241	7	0	0	96	0	218	23	7	0	3	1	21.54%
31		Retail	2,614	15			464	24			2,355	132	15	1	9	3	23.27%
32		Retail - Secured by residential estate property	1,981	12			378	23			1,877	106	12	1	8	2	15.48%
33		Retail - Qualifying Revolving	392	1			14	0			227	7	1	0	0	0	43.56%
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	0
35		Retail - Other Retail	241	2			72	2			250	20	2	0	1	1	56.89%
36		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	0
37		Retail - Other Retail - Of Which: non-SME	241	2			72	2			250	20	2	0	1	1	56.89%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39		Equity	0	0			0	0			0	0	0	0	0	0	0
40		Securitisation	0	0			0	0			0	0	0	0	0	0	0
41		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	0
42		TOTAL	2,614	15	39,043	1,462	464	24	15,755	0	35,882	6,603	1,372	64	143	355	25.88%

Rownum		(min EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values		Risk exposure amounts												
			A-IRB		F-IRB		A-IRB		F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44		Central governments	0	0	91	0	0	0	0	0	94	0	0	0	0	0	0
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47		Institutions	0	0	0	0	0	0	0	0	3,334	0	0	0	0	0	0
48		Corporates	0	0	3,028	85	0	0	1,186	0	2,158	677	63	5	6	24	37.61%
49		Corporates - Of Which: Specialised Lending	0	0	1,136	45	0	0	450	0	948	142	43	3	3	20	47.00%
50		Corporates - Of Which: SME general corporates	0	0	243	0	0	0	59	0	153	89	0	0	0	0	36.12%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52		Retail	0	0			0	0			0	0	0	0	0	0	0
53		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	0
54		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	0
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	0
56		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	0
57		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	0
58		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	0
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60		Equity	0	0			0	0			0	0	0	0	0	0	0
61		Securitisation	0	0			0	0			0	0	0	0	0	0	0
62		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	0
63		TOTAL	0	0	3,119	85	0	0	1,186	0	3,386	677	63	5	6	24	37.61%

		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65		0	0	826	0	0	0	66	0	715	3	0	0	0	0	0
66		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
67		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
68		0	0	96	0	0	0	25	0	64	0	0	0	0	0	0
69		0	0	3,281	0	0	0	3,453	0	2,681	347	0	3	4	0	0
70		0	0	3,016	0	0	0	3,313	0	2,425	325	0	3	4	0	0
71		0	0	1	0	0	0	1	0	1	0	0	0	0	0	0
72		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
73		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
76		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
77		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
78		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
80		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
81		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
83		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84		0	0	4,203	0	0	0	3,544	0	3,459	350	0	3	4	0	0

			123456789101112131415																	
			Restated 31/12/2024*																	
			Exposure values				Risk exposure amounts				Stage 1 exposureStage 2 exposureStage 3 exposure			Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB											
RowNum		(in EUR/M)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
85	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
86		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
89		Institutions	0	0	44	0	0	0	0	0	15	0	17	0	0	0	0	0	0	
90		Corporates	0	0	4,085	0	0	0	1,333	0	4,429	199	0	4	2	0	0	0	0	
91		Corporates - Of Which: Specialised Lending	0	0	3,469	0	0	0	1,115	0	3,992	197	0	4	2	0	0	0	0	
92		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
93		Corporates - Of Which: Purchased receivables	0	0	4	0	0	0	1	0	4	0	0	0	0	0	0	0	0	
94		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
95		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
96		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
97		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
98		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
102		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
103		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
104		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
105		TOTAL	0	0	4,129	0	0	0	1,348	0	4,446	199	0	4	2	0	0	0	0	

			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(min EUR, %)															
106	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107		Central governments	0	0	275	0	0	0	37	0	251	0	0	0	0	0	0
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110		Institutions	0	0	604	0	0	0	80	0	352	0	0	0	0	0	0
111		Corporates	0	0	3,580	40	0	0	1,202	0	2,748	590	40	5	11	7	17.39%
112		Corporates - Of Which: Specialised Lending	0	0	2,405	40	0	0	705	0	2,061	265	40	2	5	7	17.39%
113		Corporates - Of Which: SME general corporates	0	0	37	0	0	0	15	0	30	0	0	2	0	0	0
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
115		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
116		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
117		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
118		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
119		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
123		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
124		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126		TOTAL	0	0	4,459	40	0	0	1,329	0	3,351	590	40	5	11	7	17.39%

			Restated 31/12/2024*																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
			Exposure values				Risk exposure amounts								Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
			A-IRB		F-IRB		A-IRB		F-IRB																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
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2025 EU-wide Stress Test: Credit risk IRR  
Norddeutsche Landesbank -Girozentrale-

			Restated 31/12/2024*														
			Exposure values								Risk exposure amounts						
			A-IRR		F-IRR		A-IRR		F-IRR		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
RowNum		(in EUR %)															
169	AUSTRIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
170		Central governments	0	0	637	0	0	0	52	0	457	0	0	0	0	0	0
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
173		Institutions	0	0	93	0	0	0	13	0	85	0	0	0	0	0	0
174		Corporates	0	0	862	0	0	0	263	0	853	76	0	1	1	0	0
175		Corporates - Of Which: Specialised Lending	0	0	183	0	0	0	40	0	176	12	0	0	0	0	0
176		Corporates - Of Which: SME general corporates	0	0	11	0	0	0	2	0	10	0	0	0	0	0	0
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
178		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
181		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
184		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
186		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
187		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
189		TOTAL	0	0	1,592	0	0	0	327	0	1,395	76	0	1	1	0	0

			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRR		F-IRR		A-IRR		F-IRR								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
RowNum		(min EUR, %)															
190	POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
191		Central governments	0	0	172	0	0	0	0	20	0	171	0	0	0	0	0
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
193		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
194		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
195		Corporates	0	0	1,032	0	0	0	0	331	0	720	287	0	1	3	0
196		Corporates - Of Which: Specialised Lending	0	0	837	0	0	0	0	263	0	507	287	0	1	3	0
197		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0
198		Corporates - Of Which: Purchased receivables	0	0	16	0	0	0	0	3	0	16	0	0	0	0	0
199		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
200		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
201		Retail - Qualifying revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
202		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
203		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
205		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
207		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
208		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
209		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
210		TOTAL	0	0	1,205	0	0	0	0	350	0	891	287	0	1	3	0

			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRR		F-IRR		A-IRR		F-IRR								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
RowNum		(mn EUR, %)															
211	ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
212		Central governments	0	0	393	0	0	0	164	0	297	60	0	0	2	0	0
213		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
215		Institutions	0	0	13	0	0	0	5	0	0	0	0	0	0	0	13
216		Corporates	0	0	893	0	0	0	308	0	780	0	0	1	0	0	0
217		Corporates - Of Which: Specialised Lending	0	0	862	0	0	0	296	0	768	0	0	1	0	0	0
218		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
220		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
221		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
222		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
223		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
224		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
226		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
228		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
229		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
230		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
231		TOTAL	0	0	1,299	0	0	0	498	0	1,077	60	0	1	2	0	0

2025 EU-wide Stress Test: Credit risk IRB  
Norddeutsche Landesbank -Girozentrale-

RowNum			Baseline Scenario																							
			31/12/2025												31/12/2027											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
			(m€ EUR, %)																							
1	Norddeutsche Landesbank - Girozentrale-	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2		Central governments	3,161	320	60	1	0	24	40.00%	3,156	321	64	1	1	26	40.00%	3,152	322	67	1	1	27	40.00%			
3		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	
4		Public sector entities	735	17	1	0	1	36.54%	743	7	3	0	0	1	36.54%	733	16	4	0	1	1	36.62%				
5		Institutions	6,050	67	12	0	3	24.85%	6,054	54	21	1	0	4	21.78%	6,037	62	30	1	0	6	20.43%				
6		Corporates	47,243	13,979	2,217	35	141	633	28.10%	48,303	13,949	2,686	38	131	709	26.38%	47,616	13,867	3,156	37	131	795	25.18%			
7		Corporates - Of Which: Specialised Lending	18,600	6,078	533	14	70	110	20.96%	18,907	5,547	746	15	70	144	19.27%	18,518	5,704	979	15	73	179	18.28%			
8		Corporates - Of Which: SME general corporates	6,988	1,835	375	6	19	72	19.31%	7,050	1,733	435	6	16	84	19.30%	6,994	1,731	492	6	14	95	19.32%			
9		Corporates - Of Which: Purchased receivables	233	25	10	0	1	2	13.39%	237	19	13	0	2	2	15.57%	235	18	15	0	0	3	18.12%			
10		Retail	2,315	160	27	1	9	7	27.07%	2,344	120	37	1	6	10	28.20%	2,335	120	46	1	7	13	28.81%			
11		Retail - Secured by residential estate property	1,847	125	22	1	5	3	22.01%	1,869	96	30	1	5	7	22.97%	1,862	95	38	1	5	9	25.03%			
12		Retail - Qualifying Revolving	226	7	1	0	1	0	43.23%	227	6	2	0	1	0	43.82%	226	6	2	0	0	1	42.59%			
13		Retail - Purchased receivables	0	0	0	0	0	0	35.91%	0	0	0	0	0	0	35.91%	0	0	0	0	0	0	35.91%			
14		Retail - Other Retail	242	27	4	0	2	2	50.40%	248	19	5	0	1	2	47.60%	247	19	6	0	1	3	45.99%			
15		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		
16		Retail - Other Retail - Of Which: non-SME	242	27	4	0	2	2	50.40%	248	19	5	0	1	2	47.60%	247	19	6	0	1	3	45.99%			
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
19		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
20		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
21		TOTAL	60,004	14,542	2,318	39	152	658	28.39%	60,000	13,451	2,812	42	138	751	26.69%	59,873	13,687	3,304	41	140	843	25.51%			

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			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
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			Baseline Scenario																							
			31/12/2025												31/12/2027											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
RowNum		(m€ EUR, %)																								
43	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
44		Central governments	94	0	0	0	0	0	40.00%	94	0	0	0	0	0	40.00%	94	0	0	0	0	0	0	0	40.00%	
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
47		Institutions	1,333	0	0	0	0	0	37.79%	1,333	1	0	0	0	0	37.79%	1,332	1	1	0	0	0	0	0	37.79%	
48		Corporates	1,759	1,040	89	1	7	29	25.56%	1,790	983	124	1	7	32	25.98%	1,734	1,030	153	1	8	36	23.39%			
49		Corporates - Of Which: Specialised Lending	498	506	69	0	5	24	34.02%	496	450	87	1	4	26	29.69%	488	477	108	1	7	28	26.28%			
50		Corporates - Of Which: SME general corporates	152	89	1	0	0	0	11.64%	152	89	2	0	0	0	9.40%	151	88	3	0	0	0	0	8.55%		
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
52		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
53		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
54		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
55		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
56		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
57		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		
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
60		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
61	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
62	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
63	TOTAL	3,186	1,041	89	1	7	29	29.58%	3,217	984	125	1	7	32	26.01%	3,160	1,022	154	1	8	36	23.44%				



2025 EU-wide Stress Test: Credit risk IRB  
Norddeutsche Landesbank - Girozentrale-

			Baseline Scenario																																			
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36															
			31/12/2025																31/12/2026										31/12/2027									
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure															
RowNum	(in EUR, %)																																					
85	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
86		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
89		Institutions	17	0	0	0	0	0	11.66%	17	0	0	0	0	0	11.86%	17	0	0	0	0	0	11.90%															
90		Corporates	4,149	445	34	3	4	4	13.33%	4,130	435	63	3	4	9	14.13%	4,133	420	93	3	4	13	14.47%															
91		Corporates - Of Which: Specialised Lending	3,714	442	33	3	4	4	12.82%	3,696	432	61	2	4	8	13.59%	3,684	416	88	2	4	12	13.92%															
92		Corporates - Of Which: SME	0	0	0	0	0	0	25.37%	0	0	0	0	0	0	25.37%	0	0	0	0	0	0	25.37%															
93		Corporates - Of Which: Purchased receivables	4	0	0	0	0	0	23.61%	4	0	0	0	0	0	23.61%	4	0	0	0	0	0	23.61%															
94		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
95		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
96		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
97		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
98		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
99		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															
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
102		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
103		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
104		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
105		TOTAL	4,166	445	34	3	4	4	13.33%	4,147	435	63	3	4	9	14.13%	4,133	420	93	3	4	13	14.47%															

		Baseline Scenario																					
		31/12/2025							31/12/2026							31/12/2027							
RowNum		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
	(min EUR, %)																						
106	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
107		Central governments	251	0	0	0	0	0	40.00%	251	0	0	0	0	0	0	40.00%	251	0	0	0	0	40.00%
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	352	0	0	0	0	0	18.52%	351	0	0	0	0	0	0	17.79%	351	0	0	0	0	17.69%
111		Corporates	2,361	927	90	2	7	13	14.40%	2,429	836	113	2	6	16	14.35%	2,408	834	136	2	6	19	14.32%
112		Corporates - Of Which: Specialised Lending	1,712	573	81	1	5	12	14.70%	1,787	484	95	1	4	14	14.82%	1,773	483	110	1	5	16	14.92%
113		Corporates - Of Which: SME general corporates	0	35	3	0	0	0	4.37%	0	33	3	0	0	0	4.30%	0	32	4	0	0	0	6.38%
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	2,963	927	91	2	7	13	14.43%	3,031	837	113	2	6	16	14.39%	3,010	835	136	2	6	20	14.38%

RowNum			(mIn EUR, %)	Baseline Scenario																31/12/2027			
				31/12/2025								31/12/2026											
				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
127		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
128		Central governments	102	0	0	0	0	0	40.00%	102	0	0	0	0	0	0	40.00%	102	0	0	0	0	40.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
131		Institutions	128	0	0	0	0	0	22.31%	128	0	0	0	0	0	0	22.31%	128	0	0	0	0	22.40%
132		Corporates	1,943	1,515	40	1	16	5	11.78%	1,909	1,514	76	1	19	9	11.82%	1,826	1,506	116	1	19	14	11.85%
133		Corporates - Of Which: Specialised Lending	767	1,077	36	1	16	4	11.87%	737	1,075	67	1	19	8	11.91%	660	1,116	103	1	19	12	11.94%
134		Corporates - Of Which: SME general corporates	249	65	2	0	0	0	6.32%	246	67	3	0	0	0	6.33%	244	64	0	0	0	0	6.39%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
136		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
137		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
138		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
139		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
140		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
141		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	
142		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
144		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
145		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
146		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
147		TOTAL	2,174	1,515	40	1	16	5	11.81%	2,139	1,514	76	1	19	9	11.84%	2,056	1,506	116	1	19	14	11.87%

			Baseline Scenario																			
			31/12/2025								31/12/2026								31/12/2027			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
RowNum			(mtn EUR, %)																			
148	IRELAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
149		Central governments	36	0	0	0	0	0	40.00%	36	0	0	0	0	0	40.00%	36	0	0	0	0	40.00%
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	
152		Institutions	59	0	0	0	0	0	45.01%	59	0	0	0	0	0	45.01%	59	0	0	0	0	45.01%
153		Corporates	1,239	233	9	0	1	4	40.31%	1,315	151	14	0	1	5	31.82%	1,233	228	20	2	5	27.02%
154		Corporates - Of Which: Specialised Lending	905	232	9	0	1	4	41.30%	983	150	13	0	1	4	32.37%	902	226	19	2	5	27.23%
155		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
158		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
159		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
161		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
163		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
166	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
167	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
168	TOTAL	1,334	233	9	0	1	4	40.35%	1,410	152	14	0	1	5	31.93%	1,328	228	20	2	6	27.17%	

2025 EU-wide Stress Test: Credit risk IRB  
Norddeutsche Landesbank - Girozentrale-

			Baseline Scenario																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
RowNum		(in EUR, %)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															

RowNum			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mIn EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
190	POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
191		Central governments	170	0	0	0	0	0	40.00%	169	1	0	0	0	0	40.00%	169	1	1	0	0	0	40.00%
192		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	
193		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	
194		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	
195		Corporates	473	517	17	0	5	2	11.33%	467	508	32	0	5	4	11.34%	548	413	46	0	4	5	11.37%
196		Corporates - Of Which: Specialised Lending	260	516	16	0	5	2	10.79%	255	507	31	0	5	3	10.80%	338	411	45	0	4	5	10.81%
197		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	32.91%	0	0	0	0	0	0	32.91%	0	0	0	0	0	0	32.91%
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	25.40%	0	0	0	0	0	0	25.40%	0	0	0	0	0	0	25.40%
199		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
200		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
201		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
202		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
203		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
205		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
207		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
208		Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
209		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	
210		TOTAL	643	517	17	0	5	2	11.68%	636	509	32	0	5	4	11.77%	717	414	47	1	4	6	11.85%

			Baseline Scenario																					
			31/12/2025							31/12/2026							31/12/2027							
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 1 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 1 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
RowNum			(mln EUR, %)																					
211	ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
212		Central governments	133	223	2	0	0	1	40.00%	132	223	3	0	0	1	40.00%	130	222	5	0	0	2	40.00%	
213		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
214		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
215		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
216		Corporates	774	3	3	1	0	1	23.80%	769	5	5	1	1	1	23.75%	764	8	8	1	1	2	23.76%	
217		Corporates - Of Which: Specialised Lending	763	3	3	1	0	1	23.33%	758	5	5	1	1	1	23.30%	752	8	7	1	1	2	23.30%	
218		Corporates - Of Which: SME: general corporates	0	0	0	0	0	0	5.70%	0	0	0	0	0	0	5.70%	0	0	0	0	0	0	5.70%	
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
221		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
222		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
223		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
224		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
226		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
228		Equity	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
229		Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
230		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0		
231		TOTAL	997	226	4	1	0	1	30.16%	991	228	8	1	1	3	30.23%	994	230	13	1	2	4	30.28%	



**2025 EU-wide Stress Test: Credit risk IRB**  
 Norddeutsche Landesbank -Girozentrale-

		Adverse Scenario																										
		38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57							
		31/12/2025										31/12/2026										31/12/2027						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure						
RowNum		(in EUR, %)																										
1		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
2		3,098	382	61	0	0	25	40.00%	3,073	402	66	0	1	1	27	40.00%	3,068	402	73	1	1	29	40.00%					
3	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
4	Regional governments or local authorities	223	28	2	0	0	2	1	38.19%	221	28	4	0	2	1	40.08%	231	2	2	2	2	42.36%						
5	Public sector entities	5,593	201	2	1	1	5,671	355	1,011	35	2	3	356	5,603	132	153	2	33	23	23	23.05%							
6	Institutions	45,288	16,201	2,450	64	426	755	30.81%	43,971	16,737	3,212	88	348	974	30.14%	39,938	19,909	4,092	69	634	1,256	30.70%						
7	Corporates	17,381	7,171	149	26	199	148	22.79%	17,065	7,128	1,008	37	210	233	23.47%	15,405	6,900	2,572	140	300	266	33.90%						
8	Corporates - Of Which: SME general corporates	5,632	2,381	101	10	102	106	26.39%	5,494	2,423	1,240	12	93	113	27.33%	5,084	2,423	2,826	130	286	340	28.62%						
9	Corporates - Of Which: Purchased receivables	233	24	11	3	22	23	22.19%	231	22	15	0	1	4	23.94%	230	21	17	0	1	4	23.41%						
10	Corporates - Of Which: Specialised Lending	2,291	180	30	2	15	38	28.87%	2,280	187	17	13	30	30.67%	2,272	175	11	13	1	18	1	18.25%						
11	Retail	1,831	139	25	1	32	6	24.09%	1,823	136	35	1	9	10	27.42%	1,816	134	45	1	9	13	29.41%						
12	Retail - Secured by residential estate property	225	8	1	0	0	1	43.11%	225	8	2	0	1	0	42.72%	225	7	3	0	0	1	42.54%						
13	Retail - Qualifying Revolving	0	0	0	0	0	0	35.91%	0	0	0	0	0	35.91%	0	0	0	0	0	0	35.91%							
14	Retail - Purchased receivables	234	34	4	0	3	2	49.41%	233	34	0	0	2	3	46.50%	231	34	8	2	2	3	45.20%						
15	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
16	Retail - Other Retail - Of Which: SME	234	34	4	0	3	2	49.41%	233	34	0	0	2	3	46.50%	231	34	8	2	2	3	45.20%						
17	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
18	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
19	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
20	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
21	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
	TOTAL	56,993	17,308	2,563	69	446	793	30.90%	55,716	17,700	3,445	92	566	1,047	30.37%	51,642	20,847	4,375	73	650	1,340	30.62%						

RowNum			Adverse Scenario																							
			31/12/2025												31/12/2026											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
			(m EUR, %)																							
22	GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23		Central governments	513	0	0	0	0	0	40.00%	513	0	0	0	0	0	40.00%	513	0	0	0	0	0	0	0	0	40.00%
24		Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	40.00%
25		Public sector entities	2	713	28	2	38	19%	2	713	38	2	40	19%	2	40.00%	713	37	1	41	19%	2	41	2	2	42.56%
26		Institutions	2,784	328	15	2	1	23.96%	2,864	233	1	2	21.9%	2,851	236	39	1	2,851	236	39	1	2,851	236	39	1	20.78%
27		Corporates	27,096	8,084	1,781	40	246	611	34.32%	26,101	8,661	218	58	361	746	33.51%	22,780	11,842	2,740	43	426	938	34.22%	22,780	11,842	2,740
28		Corporates - Of Which: Specialised Lending	1,008	69	0	0	0	0	4.06%	1,008	133	45	29	69	80	31.69%	4,206	2,155	465	11	60	1,451	31.09%	4,206	2,155	465
29		Corporates - Of Which: SME general corporates	6,043	1,975	383	11	56	100	26.14%	5,912	2,015	474	17	90	129	27.19%	5,384	2,419	598	13	108	172	28.83%	5,384	2,419	598
30		Corporates - Of Which: Purchased receivables	212	24	11	3	2	22.19%	210	22	1	4	23.96%	209	21	17	0	254	22	17	0	254	22	17	0	25.44%
31		Retail	2,291	180	30	2	15	9	28.57%	2,291	447	177	2	12	13	30.82%	2,291	175	15	1	11	18	32.22%	2,291	175	15
32		Retail - Secured by residential estate property	251	130	1	1	1	24.09%	1,821	136	35	6	1,816	1	9	27.62%	1,816	136	1	9	29.36%	1,816	1	9	31.09%	
33		Retail - Qualifying Revolving	225	8	1	1	43.13%	225	8	8	2	0	1	42.72%	225	7	0	1	42.72%	225	7	0	1	42.72%	225	7
34		Retail - Purchased receivables	0	0	0	0	0	0	35.91%	0	0	0	0	0	0	35.91%	0	0	0	0	0	0	0	0	0	35.91%
35		Retail - Other Retail	230	34	4	2	4	49.41%	233	34	34	2	3	34	45.20%	233	34	3	34	45.20%	233	34	3	34	45.20%	233
36		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
37		Retail - Other Retail - Of Which: non-SME	234	34	4	3	2	49.41%	233	34	34	0	2	3	46.50%	231	34	8	3	45.20%	231	34	8	3	45.20%	231
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
40	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
41	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
42	TOTAL	33,408	8,620	1,829	43	264	624	34.14%	32,482	9,100	2,275	61	375	767	33.71%	29,127	11,890	2,840	46	440	960	34.02%	29,127	11,890	2,840	

		31/12/2025								Adverse Scenario 31/12/2026								31/12/2027							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
RowNum	(min EUR, %)																								
43	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
44		Central governments	94	0	0	0	0	0	40.00%	94	0	0	0	0	0	40.00%	94	0	0	0	0	40.00%			
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
47		Institutions	1,332	1	1	1	37.79%	1,333	2	1	19	0	19	0	37.79%	1,332	0	1	1,332	0	37.79%	1,332	37.79%		
48		Corporates	1,516	1,270	112	21	22	34	29.94%	1,503	1,236	159	2	19	44	27.46%	1,485	1,210	203	1	19	53	26.34%		
49		Corporates - Of Which: Specialised Lending	287	665	81	1	18	26	32.09%	284	633	112	1	14	33	28.40%	276	609	148	1	14	39	26.41%		
50		Corporates - Of Which: SME group corporates	0	105	3	0	3	19.16%	0	136	1	0	1	1	23.15%	0	136	0	0	1	1	26.9%			
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
52		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
53		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
54		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
55		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
56		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
57		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			
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
60		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
61		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
62		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
63	TOTAL	2,942	1,271	113	21	22	34	29.98%	2,927	1,238	160	2	19	44	27.53%	2,909	1,212	204	2	19	54	26.42%			

		Adverse Scenario																				
		31/12/2025								31/12/2026								31/12/2027				
RowNum		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)																					
64	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
65	Central governments	714	3	0	0	0	0	40.00%	714	3	1	0	0	0	40.00%	713	3	1	0	0	0	40.00%
66	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
67	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
68	Institutions	63	0	0	0	0	0	24.07%	63	0	0	0	0	0	23.49%	63	0	0	0	0	0	22.99%
69	Corporates	2,498	502	28	5	13	7	25.90%	2,472	505	51	5	14	15	30.27%	2,467	507	74	5	14	25	33.62%
70	Corporates - Of Which: Specialised Lending	3,245	481	24	0	0	0	15.27%	2,232	481	48	1	14	14	31.45%	2,199	488	68	5	14	23	33.23%
71	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
72	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
73	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
74	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
75	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
76	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
77	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
78	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	
79	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
80	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
81	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
82	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
83	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
84	TOTAL	3,276	505	28	5	13	7	26.10%	3,249	508	52	5	14	16	30.36%	3,224	510	75	5	14	25	33.67%

**2025 EU-wide Stress Test: Credit risk IRB**  
Norddeutsche Landesbank - Girozentrale-

			Adverse Scenario																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
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			Stage 1 exposure		Stage 2 exposure		Stage 3 exposure		Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		Coverage Ratio - Stage 3 exposure		Stage 1 exposure		Stage 2 exposure		Stage 3 exposure		Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		Coverage Ratio - Stage 3 exposure		Stage 1 exposure		Stage 2 exposure		Stage 3 exposure		Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
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			Adverse Scenario																					
			31/12/2025							31/12/2026							31/12/2027							
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
RowNum		(min EUR, %)																						
106	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
107	Central governments	251	0	0	0	0	40.00%	251	0	0	0	0	0	0	40.00%	251	0	0	0	0	0	0	40.00%	
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
109	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
110	Institutions	351	1	1	1	0	18.55%	350	1	1	0	0	0	21	18.41%	350	1	1	0	0	0	0	18.42%	
111	Corporates	2,334	929	95	4	22	23	2,234	1,014	129	3	22	31	24.23%	2,215	1,007	156	3	21	40	25.31%			
112	Corporates - Of Which: Specialised Lending	1,709	572	85	3	14	21	1,638	621	106	2	13	27	25.10%	1,626	616	123	2	13	32	26.13%			
113	Corporates - Of Which: SME general corporates	0	35	2	0	0	0	0	33	3	0	1	0	9.88%	0	31	3	0	0	1	11.40%			
114	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
115	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
116	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
117	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
118	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
119	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
120	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			
121	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
122	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
123	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
126	TOTAL	2,956	929	96	4	22	23	2,835	1,016	130	3	22	32	24.23%	2,815	1,008	158	3	21	40	25.27%			

			Adverse Scenario																					
			31/12/2025							31/12/2026							31/12/2027							
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
RowNum		(mn EUR, %)																						
127	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
128		Central governments	102	0	0	0	0	0	40.00%	102	0	0	0	0	0	40.00%	102	0	0	0	0	40.00%		
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
131		Institutions	128	0	0	0	0	23.95%	128	0	0	0	0	0	23.74%	127	1	0	0	0	0	23.59%		
132		Corporates	1,707	1,717	74	1	35	9	11.89%	1,679	1,680	139	1	26	17	12.06%	1,619	1,695	184	1	25	22	12.21%	
133		Corporates - Of Which: Specialised Lending	536	1,275	68	1	35	8	11.83%	516	1,237	126	1	25	15	11.95%	461	1,251	166	0	25	20	12.06%	
134		Corporates - Of Which: SME general corporates	248	66	2	0	0	0	6.46%	244	67	5	0	0	0	6.73%	241	68	7	0	0	0	6.92%	
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
136		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
137		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
138		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
139		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
140		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
141		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		
142		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
144		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
145		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
146		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
147		TOTAL	1,937	1,717	75	1	35	9	11.92%	1,909	1,681	139	1	26	17	12.09%	1,849	1,696	185	1	25	23	12.24%	



2025 EU-wide Stress Test: Credit risk IRB  
Norddeutsche Landesbank - Girozentrale-

			Adverse Scenario																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
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			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
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RowNum			169	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(min EUR, %)																					
190	POLAND	Central banks	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
191		Central governments	170	0	0	0	0	0	40.00%	169	1	1	0	0	0		167	2	1	0	0	0	40.00%
192		Regional governments or local authorities	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
193		Public sector entities	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
194		Institutions	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
195		Corporates	471	536	20	1	5	2	11.53%	465	507	35	0	5	4	12.01%	546	412	49	1	4	6	12.33%
196		Corporates - Of Which: Specialised Lending	259	515	19	0	5	2	11.01%	254	505	34	0	5	4	11.46%	336	410	48	0	4	6	11.78%
197		Corporates - Of Which: SME general corporates	2	0	0	0	0	0	32.91%	2	0	0	0	0	0	32.91%	0	0	0	0	0	0	32.91%
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	25.40%	0	0	0	0	0	0	25.40%	0	0	0	0	0	0	25.40%
199		Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
200		Retail - Secured by residential estate property	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
201		Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
202		Retail - Purchased receivables	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
203		Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
205		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
206		Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
207		Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
208		Securitisation	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
209		Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
210		TOTAL	641	516	20	1	5	2	11.94%	634	508	39	1	5	5	12.69%	713	413	51	1	4	7	13.14%

RowNum			Adverse Scenario																					
			31/12/2025							31/12/2026							31/12/2027							
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(min EUR, %)																								
211	ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
212		Central governments	71	284	2	0	0	1	1	40.00%	50	303	5	0	0	1	2	40.00%	49	301	8	0	0	
213		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
215		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
216		Corporates	728	48	3	1	1	1	27.83%	723	50	6	1	11	2	33.31%	718	53	8	1	11	3	36.72%	
217		Corporates - Of Which: Specialised Lending	717	48	3	1	1	1	27.41%	712	50	6	1	11	2	32.99%	707	53	8	1	11	3	36.47%	
218		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	15.17%	0	0	0	0	0	0	18.05%	0	0	0	0	0	0	21.72%	
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
220		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
221		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
222		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
223		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
224		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
225		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		
226		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
228		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
229		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
230		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
231		TOTAL	799	333	5	1	2	2	33.00%	773	353	11	1	12	4	36.38%	767	354	16	1	12	6	38.33%	

\* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and RE



2025 EU-wide Stress Test: Credit risk STA  
Norddeutsche Landesbank -Girozentrale-

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Norddeutsche Landesbank - Girozentrale-	Central banks	2,176	0	0	0	1,636	0	0	0	0	0	0.00%
2		Central governments	291	0	0	0	242	53	0	0	1	0	0.00%
3		Regional governments or local authorities	14,540	0	16	0	14,380	220	0	0	4	0	0.00%
4		Public sector entities	5,040	0	138	0	4,577	89	1	0	1	0	6.31%
5		Multilateral Development Banks	700	0	0	0	558	0	0	0	0	0	0.00%
6		International Organisations	411	0	0	0	401	0	0	0	0	0	0.00%
7		Institutions	12,359	0	29	0	13,109	100	2	1	0	0	0.00%
8		Corporates	2,865	40	1,454	52	2,227	205	66	5	6	76	39.64%
9		of which: Other - SME	208	0	188	0	152	48	5	1	5	5	100.00%
10		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
11		Retail	0	1	0	1	0	0	1	0	0	0	1.12%
12		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
13		Secured by mortgages on immovable property and ADC exposures	54	0	39	0	47	6	0	0	0	0	0.00%
14		of which: Residential immovable property	37	0	20	0	36	2	0	0	0	0	0.00%
15		of which: Commercial immovable property	9	0	7	0	9	0	0	0	0	0	0.00%
16		of which: Land acquisition, development and construction exposures (ADC)	6	0	12	0	2	5	0	0	0	0	0.00%
17		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
18		Covered bonds	294	0	0	0	297	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a 3T credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	11	0	6	0	0	0	0	0	0	0	0.00%
21		Equity	709	0	1,119	0	709	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	81	0	86	0	0	0	0	0	0	0	0.00%
24		TOTAL	35,011	40	2,886	53	38,376	734	69	7	11	26	38.12%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	GERMANY	Central banks	1,587	0	0	0	1,587	0	0	0	0	0	0.00%
26		Central governments	11	0	0	0	1	0	0	0	0	0	0.00%
27		Regional governments or local authorities	14,420	0	8	0	14,334	182	0	0	4	0	0.00%
28		Public sector entities	6,601	0	0	0	4,221	6	1	0	0	0	6.31%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	12,331	0	29	0	13,106	10	2	1	0	0	0.00%
32		Corporates	1,294	13	1,212	13	1,470	184	31	5	0	18	58.39%
33		of which: Other - SME	200	0	182	0	144	48	5	1	5	5	100.00%
34		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35		Retail	0	0	0	0	0	0	0	0	0	0	1.12%
36		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
37		Secured by mortgages on immovable property and ADC exposures	41	0	33	0	34	6	0	0	0	0	0.00%
38		of which: Residential immovable property	24	0	14	0	23	1	0	0	0	0	0.00%
39		of which: Commercial immovable property	9	0	7	0	9	0	0	0	0	0	0.00%
40		of which: Land acquisition, development and construction exposures (ADC)	8	0	12	0	2	5	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
42		Covered bonds	294	0	0	0	297	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a 3T credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
45		Equity	703	0	1,111	0	705	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposure	81	0	86	0	0	0	0	0	0	0	0.00%
48		TOTAL	35,355	14	2,477	14	35,755	398	34	6	10	18	53.96%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
49	LUXEMBOURG	Central banks	239	0	0	0	239	0	0	0	0	0	0.00%
50		Central governments	237	0	0	0	241	0	0	0	0	0	0.00%
51		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	574	0	0	0	464	0	0	0	0	0	0.00%
54		International Organisations	60	0	0	0	69	0	0	0	0	0	0.00%
55		Institutions	50	0	0	0	0	150	0	0	0	0	0.00%
56		Corporates	0	27	0	39	8	3	35	0	0	8	22.00%
57		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
58		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
60		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
62		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
63		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
64		of which: Land acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a 3T credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	11	0	6	0	0	0	0	0	0	0	0.00%
69		Equity	1	0	0	0	1	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
72		TOTAL	1,173	27	6	39	1,022	153	35	0	0	8	22.69%

RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
73		Central banks		261	0	0	0	0	0	0	0	0	0	0.00%
74		Central governments		0	0	0	0	0	0	0	0	0	0	0.00%
75		Regional governments or local authorities		21	0	0	0	1	18	0	0	0	0	0.00%
76		Public sector entities		390	0	120	0	292	0	0	1	1	0	0.00%
77		Multilateral Development Banks		93	0	0	0	45	0	0	0	0	0	0.00%
78		International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
79		Institutions		0	0	0	0	0	0	0	0	0	0	0.00%
80		Corporates		163	0	139	0	154	0	0	0	0	0	0.00%
81		of which: Other - SME		8	0	6	0	8	0	0	0	0	0	0.00%
82		of which: Specialised lending		0	0	0	0	0	0	0	0	0	0	0.00%
83		Retail		0	0	0	0	0	0	0	0	0	0	0.00%
84		of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
85		secured by mortgages on immovable property and ADC exposures		1	0	2	0	2	0	0	0	0	0	0.00%
86		of which: Residential immovable property		2	0	1	0	2	0	0	0	0	0	0.00%
87		of which: Commercial immovable property		0	0	0	0	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures		0	0	0	0	0	0	0	0	0	0	0.00%
90		Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0.00%
93		Equity		1	0	1	0	1	0	0	0	0	0	0.00%
94		Securitisation		0	0	0	0	0	0	0	0	0	0	0.00%
95		Other exposures		0	0	0	0	0	0	0	0	0	0	0.00%
96		TOTAL		886	0	267	0	455	103	0	1	1	0	0.00%

Rownum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	For Stage 1 exposure	For Stage 2 exposure	For Stage 3 exposure	For Stage 3 exposure
97	Central banks	0	0	0	0	0	0	0	0	0	0	0	0.00%
98	Central governments	0	0	0	0	0	0	0	0	0	0	0	0.00%
99	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0.00%
100	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0.00%
101	Multilateral Development Banks	43	0	0	0	0	0	0	0	0	0	0	0.00%
102	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0.00%
103	Institutions	0	0	0	0	0	0	0	0	0	0	0	0.00%
104	Corporates	664	0	20	481	481	0	0	0	0	0	0	0.00%
105	of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0	0.00%
106	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0.00%
107	Retail	0	0	0	0	0	0	0	0	0	0	0	0.00%
108	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0.00%
109	Secured by mortgages on immovable property and ADC exposures	2	0	1	0	2	0	0	0	0	0	0	0.00%
110	of which: Residential immovable property	2	0	1	0	2	0	0	0	0	0	0	0.00%
111	of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0.00%
112	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0	0.00%
113	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0	0.00%
114	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0.00%
115	Claims on institutions and corporates with a 3T credit assessment	0	0	0	0	0	0	0	0	0	0	0	0.00%
116	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0.00%
117	Equity	0	0	0	0	0	0	0	0	0	0	0	0.00%
118	Securitisations	0	0	0	0	0	0	0	0	0	0	0	0.00%
119	Other exposures	0	0	0	0	0	0	0	0	0	0	0	0.00%
120	TOTAL	713	0	21	483	483	0	0	0	0	0	0	0.00%

Rownum		(mln EUR, %)	Non-defaulted	Defaulted	Non defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Provisions for Stage 1 exposure	Provisions for Stage 2 exposure	Provisions for Stage 3 exposure	Stock or provisions for Stage 3 exposure
121		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
122		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	31	0	0	0	35	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	48	0	0	0	50	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
127		Institutions	15	0	0	0	0	0	0	0	0	0	0.00%
128		Corporates	17	0	13	0	14	0	0	0	0	0	0.00%
129		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
130		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
131		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
132		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
133	FRANCE	Secured by mortgages on immovable property and ADC exposures	1	0	0	0	1	0	0	0	0	0	0.00%
134		of which: Residential immovable property	0	0	0	0	1	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a 3T credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
142		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
143		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
144		TOTAL	112	0	14	0	100	0	0	0	0	0	0.00%

RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Provisions for Stage 1 exposure	Provisions for Stage 2 exposure	Stock or provisions for Stage 3 exposure	Stage 3 exposure
145			0	0	0	0	0	0	0	0	0	0	0.00%
146		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
147		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
148		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
149		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
150		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
151		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
152		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
153		Corporates	0	0	0	0	0	0	0	0	0	0	100.00%
154		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
155		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
156		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
157		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
158		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
159		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
161		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
162		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
163		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
164		Claims on institutions and corporates with a 3T credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
165		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
166		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
167		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
168		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
169		TOTAL	5	0	0	0	5	0	0	0	0	0	100.00%



RowNum		(in EUR %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
169		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
170		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
171		Regional governments or local authorities	29	0	0	0	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175		Institutions	3	0	3	0	3	0	0	0	0	0	0.00%
176		Corporates	14	0	14	0	1	0	0	0	0	0	0.00%
177		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
178		of which: Specialised lending	0	0	0	0	0	0	0	0	0	0	0.00%
179		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
180		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
181		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
182		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
184		of which: Land acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
190		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
191		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
192		TOTAL	47	0	14	0	4	0	0	0	0	0	0.00%

Rownum		(mth EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	For Stage 1 exposure	For Stage 2 exposure	For Stage 3 exposure	For Stage 3 exposure
193		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
194		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
195		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
196		Public sector entities	89	0	18	0	104	0	0	0	0	0	0.00%
197		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
198		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
199		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
200		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
201		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
202		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
203		Retail	0	0	0	0	0	0	0	0	23.09%	0	23.09%
204		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
205		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
206		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
207		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
210		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
213		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
214		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
215		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
216		TOTAL	89	0	18	0	104	0	0	0	0	0	23.09%

[illegible][illegible]



2025 EU-wide Stress Test: Credit risk STA  
Norddeutsche Landesbank - Girozentrale-

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	
			Baseline Scenario																					
			31/12/2025								31/12/2026								31/12/2027					
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1	Norddeutsche Landesbank - Girozentrale	(min EUR, %)																						
		Central banks	1,826	1	0	0	0	0	0.00%	1,825	1	0	0	0	0	0	0.00%	1,824	2	0	0	0	0	0.00%
2		Central governments	242	52	1	0	0	0	40.00%	242	51	2	0	0	1	40.00%	242	50	4	0	0	1	40.00%	
3		Regional governments or local authorities	14,391	203	5	1	0	2	40.00%	14,386	204	10	1	0	4	40.00%	14,380	205	14	1	0	6	40.00%	
4		Public sector entities	6,574	90	3	0	1	0	16.88%	6,571	91	5	0	1	1	18.31%	6,568	92	7	0	1	1	18.80%	
5		Multilateral Development Banks	559	0	0	0	0	0	43.13%	558	0	0	0	0	0	43.21%	558	1	0	0	0	0	43.24%	
6		International Organisations	401	0	0	0	0	0	0	33.45%	401	0	0	0	0	0	33.43%	400	1	0	0	0	33.41%	
7		Institutions	13,097	109	6	1	0	2	26.69%	13,098	104	9	1	0	2	25.69%	13,086	172	12	1	1	3	24.81%	
8		Corporates	2,038	373	88	3	8	34	38.62%	2,007	386	106	3	7	21%	37.21%	2,064	330	125	3	6	45	36.32%	
9		of which: Other - SME	140	54	11	0	2	7	59.97%	137	53	15	0	2	8	51.04%	133	52	20	0	2	9	45.99%	
10		of which: Specialised Lending	0	0	1	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
11		Retail	0	0	0	0	0	0	0	1.17%	0	0	1	0	0	0	1.17%	0	0	1	0	0	0	1.18%
12		of which: SME	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
13		Secured by mortgages on immovable property and ADC exposures	471	7	0	0	0	0	0	16.31%	461	7	0	0	0	0	16.00%	461	7	1	0	0	0	15.87%
14		of which: Residential immovable property	36	2	0	0	0	0	0	14.68%	36	2	0	0	0	0	14.58%	35	2	0	0	0	0	14.57%
15		of which: Commercial immovable property	9	0	0	0	0	0	0	9.63%	9	0	0	0	0	0	9.59%	9	0	0	0	0	0	9.53%
16		of which: Land acquisition, development and construction exposures (ADC)	2	5	0	0	0	0	0	25.35%	2	5	0	0	0	0	24.67%	2	5	0	0	0	0	24.30%
17		Subordinated debt exposures	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	297	0	0	0	0	0	0	2.32%	297	0	0	0	0	0	2.32%	297	0	0	0	0	0	2.32%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	701	0	9	7	0	9	100.00%	693	0	16	8	0	16	100.00%	686	0	24	7	0	24	100.00%	
22		Securitisation																						
23		Other exposures								0.00%							0.00%							0.00%
24	TOTAL		38,171	894	113	12	9	47	42.09%	38,205	824	150	13	8	64	42.81%	38,152	839	187	12	7	81	43.17%	

RowNum			Baseline Scenario																				
			31/12/2025										31/12/2027										
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			(min EUR, %)																				
25	GERMANY	Central banks	1,586	0	0	0	0	0.00%	1,586	1	0	0	0	0	0.00%	1,585	1	0	0	0	0	0	0.00%
26		Central governments	1	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%	
27		Regional governments or local authorities	14,345	169	1	1	0	40.00%	14,340	174	2	1	0	0	40.00%	14,334	178	4	1	0	2	40.00%	
28		Public sector entities	6,219	7	2	0	0	10.33%	6,217	7	3	0	0	0	10.69%	6,216	8	4	0	0	0	10.83%	
29		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
30		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
31		Institutions	13,094	20	3	1	0	32.67%	13,095	16	7	1	0	2	32.20%	13,083	26	9	1	0	3	32.02%	
32		Corporates	1,286	359	51	2	2	49.12%	1,281	369	65	2	4	25	48.88%	1,313	291	7	2	6	34	42.10%	
33		of which: Other - SME	132	54	11	0	2	60.65%	129	53	15	0	8	51.11%	126	52	20	0	2	9	46.05%		
34		of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
35		Retail	0	0	0	0	0	1.17%	0	0	0	0	0	0	1.17%	0	0	0	0	0	0	1.17%	
36		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
37		Secured by mortgages on immovable property and ADC exposures	34	6	0	0	0	17.05%	34	6	0	0	0	0	16.75%	33	6	1	0	0	0	16.62%	
38		of which: Residential immovable property	23	1	0	0	0	15.67%	23	1	0	0	0	0	15.59%	23	1	0	0	0	0	15.59%	
39		of which: Commercial immovable property	9	0	0	0	0	9.63%	9	0	0	0	0	0	9.59%	9	0	0	0	0	0	9.53%	
40		of which: Land acquisition, development and construction exposures (ADC)	2	5	0	0	0	25.35%	2	5	0	0	0	0	24.67%	2	5	0	0	0	0	24.30%	
41		Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
42		Covered bonds	297	0	0	0	0	2.32%	297	0	0	0	0	0	2.32%	297	0	0	0	0	0	2.32%	
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
44		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
45		Equity	686	0	9	7	0	100.00%	689	0	16	8	0	16	100.00%	681	0	24	7	0	24	100.00%	
46		Securitisation																					
47		Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
48		TOTAL	35,558	562	68	10	8	52.94%	35,599	494	94	11	7	49	51.83%	35,554	511	123	11	6	68	51.11%	

RowNum			Baseline Scenario																						31/12/2027					
			31/12/2025								31/12/2026																			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure							
			(min EUR, %)																											
49	LUXEMBOURG	Central banks	239	0	0	0	0	0.00%	239	0	0	0	0	0	0.00%	239	0	0	0	0	0	0	0	0.00%						
50		Central governments	241	0	0	0	0	40.00%	241	0	0	0	0	0	40.00%	241	0	0	0	0	0	0	40.00%							
51		Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
52		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
53		Multilateral Development Banks	463	0	0	0	0	42.26%	463	0	0	0	0	0	42.26%	463	0	0	0	0	0	0	42.26%							
54		International Organisations	69	0	0	0	0	21.57%	69	0	0	0	0	0	21.57%	69	0	0	0	0	0	0	21.57%							
55		Institutions	0	149	1	0	0	4.09%	0	148	2	0	0	0	4.09%	0	147	3	0	0	0	0	4.09%							
56		Corporates	8	3	35	0	0	23.71%	8	3	35	0	8	0	23.71%	8	3	35	0	8	0	0	23.71%							
57		of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
58		of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
59		Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
60		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
61		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	4.94%	0	4.94%	0	0	0	0	4.94%	0	4.94%	0	0	0	0	0	4.94%							
62		of which: Residential immovable property	0	0	0	0	0	4.94%	0	4.94%	0	0	0	0	4.94%	0	4.94%	0	0	0	0	0	4.94%							
63		of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0.00%	0	0	0	0	0.00%	0	0.00%	0	0	0	0	0	0.00%							
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0.00%	0	0	0	0	0.00%	0	0.00%	0	0	0	0	0	0.00%							
65		Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
66		Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
68		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
69		Equity	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	0	100.00%							
70		Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
71		Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
72	TOTAL	1,021	152	36	0	0	23.11%	1,021	151	37	0	0	0	22.72%	1,020	150	38	0	0	0	9	22.22%								

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			(min EUR, %)																				
73	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
74		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
75		Regional governments or local authorities	1	18	0	0	0	0	40.00%	1	18	0	0	0	0	40.00%	1	18	0	0	0	0	40.00%
76		Public sector entities	251	84	1	0	1	0	29.45%	250	84	1	0	1	1	29.45%	249	84	3	0	1	1	29.46%
77		Multilateral Development Banks	45	0	0	0	0	0	45.37%	45	0	0	0	0	0	45.37%	45	0	0	0	0	0	45.37%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Corporates	150	2	2	1	0	1	28.98%	147	4	4	1	0	1	28.98%	143	3	8	0	0	2	28.42%
81		of which: Other - SME	8	0	0	0	0	0	34.46%	8	0	0	0	0	0	34.46%	8	0	0	0	0	0	34.46%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
84		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	2	0	0	0	0	0	8.74%	2	0	0	0	0	0	8.74%	2	0	0	0	0	0	8.75%
86		of which: Residential immovables property	2	0	0	0	0	0	8.74%	2	0	0	0	0	0	8.74%	2	0	0	0	0	0	8.75%
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	1	0	0	0	0	0	100.00%	1	0	0	0	0	0	100.00%	1	0	0	0	0	0	100.00%
94		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		TOTAL	450	104	3	1	1	1	29.69%	446	106	6	1	1	1	2	29.54%	441	107	9	1	1	3

			Baseline Scenario																								31/12/2027			
			31/12/2025								31/12/2026																			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure							
RowNum			(min EUR, %)																											
97	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
98		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
103		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
104		Corporates	479	1	1	0	0	0	43.54%	478	2	2	0	0	1	43.44%	476	3	2	0	0	1	43.28%	475	3	2	0	0	1	43.28%
105		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
107		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
108		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
109		Secured by mortgages on immovable property and ADC exposures	2	0	0	0	0	0	16.34%	2	0	0	0	0	0	16.31%	2	0	0	0	0	0	0	16.28%	2	0	0	0	0	16.28%
110		of which: Residential immovable property	2	0	0	0	0	0	16.34%	2	0	0	0	0	0	16.31%	2	0	0	0	0	0	0	16.28%	2	0	0	0	0	16.28%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
117		Equity	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	0	100.00%	0	0	0	0	0	100.00%
118		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
120		TOTAL	481	1	1	0	0	0	43.58%	479	2	2	0	0	1	43.49%	478	3	2	0	0	1	43.33%							

RowNum			Baseline Scenario				
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2025 EU-wide Stress Test: Credit risk STA  
Norddeutsche Landesbank -Girozentrale-

		Baseline Scenario																															
		31/12/2025								31/12/2026								31/12/2027															
RowNum		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
169	IRELAND	(mln EUR, %)																															
170		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
171		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
172		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
173		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
174		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
175		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
176		Institutions	3	0	0	0	0	0	12.59%	3	0	0	0	0	0	12.59%	3	0	0	0	0	0	12.59%	3	0	0	0	0	0	12.59%			
177		Corporates	1	0	0	0	0	0	33.69%	1	0	0	0	0	0	33.69%	1	0	0	0	0	0	33.69%	1	0	0	0	0	0	33.69%			
178		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
179		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
180		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
181		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
182		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
183		of which: Residential immovables property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
184		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
185		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
186		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
187		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
188		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
189		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
190		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
191		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
192		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
193	TOTAL	4	0	0	0	0	0	24.13%	4	0	0	0	0	0	24.62%	4	0	0	0	0	0	25.71%	4	0	0	0	0	0	26.71%				

RowNum		Baseline Scenario																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
		31/12/2025										31/12/2027																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
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2025 EU-wide Stress Test: Credit risk STA  
Norddeutsche Landesbank - Girozentrale-

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	
			Adverse Scenario																					
			31/12/2025								31/12/2026								31/12/2027					
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1	Norddeutsche Landesbank - Girozentrale	(min EUR, %)																						
		Central banks	1,826	1	0	0	0	0	0.00%	1,825	1	0	0	0	0	0	0.00%	1,824	2	0	0	0	0	0.00%
2		Central governments	242	51	2	0	0	1	40.00%	242	50	3	0	0	1	40.00%	242	49	4	0	0	2	40.00%	
3		Regional governments or local authorities	14,391	202	6	1	0	3	40.00%	14,385	203	11	1	0	4	40.00%	14,379	205	16	1	0	6	40.00%	
4		Public sector entities	4,573	91	4	0	1	1	18.09%	4,570	91	6	0	1	1	18.63%	4,567	92	8	0	1	2	19.06%	
5		Multilateral Development Banks	558	0	0	0	0	0	43.00%	558	0	0	0	0	0	43.03%	558	1	1	0	0	0	43.03%	
6		International Organisations	401	0	0	0	0	0	32.68%	400	1	0	0	0	0	32.55%	400	1	1	0	0	0	32.55%	
7		Institutions	13,089	175	8	1	1	2	26.99%	13,082	176	13	1	1	3	25.70%	13,070	184	17	1	1	4	25.37%	
8		Corporates	1,824	576	99	3	14	38	38.20%	1,824	545	129	3	15	48	36.94%	1,804	539	155	3	13	56	35.99%	
9		of which: Other - SME	90	103	13	0	4	7	56.03%	88	97	20	0	4	9	46.63%	86	93	28	0	4	11	42.39%	
10		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11		Retail	0	0	1	0	0	0	5.17%	0	0	1	0	0	0	1.18%	0	0	1	0	0	0	1.18%	
12		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
13		Secured by mortgages on immovable property and ADC exposures	46	7	0	0	0	0	18.56%	44	7	1	0	0	0	20.03%	46	7	1	0	0	0	20.99%	
14		of which: Residential immovable property	36	2	0	0	0	0	17.44%	35	2	0	0	0	0	19.83%	35	2	0	0	0	0	21.23%	
15		of which: Commercial immovable property	9	0	0	0	0	0	11.44%	9	0	0	0	0	0	12.18%	9	0	0	0	0	0	12.71%	
16		of which: Land acquisition, development and construction exposures (ADC)	2	5	0	0	0	0	26.52%	2	5	0	0	0	0	26.67%	2	5	0	0	0	0	26.95%	
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
18		Covered bonds	297	0	0	0	0	0	2.32%	297	0	0	0	0	0	2.32%	297	0	0	0	0	0	2.32%	
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
21		Equity	697	0	12	10	0	12	100.00%	687	0	23	8	0	23	100.00%	678	0	31	8	0	31	100.00%	
22		Securitisation																						
23		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
24	TOTAL		37,944	1,103	131	16	16	56	42.64%	37,916	1,075	187	13	15	81	43.27%	37,865	1,080	234	13	15	101	43.31%	

RowNum			Adverse Scenario																				
			31/12/2025										31/12/2027										
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			(min EUR, %)																				
25	GERMANY	Central banks	1,586	0	0	0	0	0.00%	1,586	1	0	0	0	0	0.00%	1,585	1	0	0	0	0	0	0.00%
26		Central governments	0	0	0	0	0	40.00%	0	1	0	0	0	0	40.00%	0	1	0	0	0	0	40.00%	
27		Regional governments or local authorities	14,345	169	1	1	0	1	40.00%	14,339	174	3	1	0	1	40.00%	14,333	178	5	1	0	2	40.00%
28		Public sector entities	4,218	7	2	0	0	0	10.97%	4,216	7	4	0	0	0	11.46%	4,215	8	5	0	0	1	11.69%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
31		Institutions	13,086	27	6	1	1	2	33.74%	13,079	30	9	1	1	3	33.82%	13,067	39	12	1	1	4	33.95%
32		Corporates	1,211	427	57	2	13	27	47.11%	1,218	398	79	2	19	34	42.44%	1,203	394	98	2	10	39	40.19%
33		of which: Other - SME	82	103	13	0	4	7	56.12%	81	97	19	0	4	9	46.68%	79	93	26	0	4	11	42.43%
34		of which: Specialised Lending	0	0	0	0	0	0	42.96%	0	0	0	0	0	0	47.17%	0	0	0	0	0	0	50.11%
35		Retail	0	0	1	0	0	0	5.17%	0	0	1	0	0	0	1.17%	0	0	1	0	0	0	1.17%
36		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Secured by mortgages on immovable property and ADC exposures	34	6	0	0	0	0	19.23%	33	6	1	0	0	0	20.59%	33	6	1	0	0	0	21.49%
38		of which: Residential immovable property	23	1	0	0	0	0	18.44%	23	1	0	0	0	0	20.83%	23	1	0	0	0	0	22.22%
39		of which: Commercial immovable property	9	0	0	0	0	0	11.44%	9	0	0	0	0	0	12.18%	9	0	0	0	0	0	12.71%
40		of which: Land acquisition, development and construction exposures (ADC)	2	5	0	0	0	0	26.52%	2	5	0	0	0	0	26.67%	2	5	0	0	0	0	26.95%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	297	0	0	0	0	0	2.32%	297	0	0	0	0	0	2.32%	297	0	0	0	0	0	2.32%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	693	0	12	10	0	12	100.00%	682	0	23	8	0	23	100.00%	674	0	31	8	0	31	100.00%
46		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		TOTAL	35,471	637	79	14	14	42	52.70%	35,452	616	119	12	11	61	51.95%	35,408	627	152	12	11	77	50.66%

RowNum				Adverse Scenario																				31/12/2027																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
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				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure					Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
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			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53		
			Adverse Scenario																						
			31/12/2025							31/12/2026							31/12/2027								
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
			(min EUR, %)																						
73	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
74		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
75		Regional governments or local authorities	1	18	0	0	0	0	40.00%	1	18	0	0	0	0	40.00%	1	18	0	0	0	0	40.00%		
76		Public sector entities	250	84	1	0	1	0	29.43%	249	84	2	0	1	1	29.43%	248	84	3	0	1	1	29.45%		
77		Multilateral Development Banks	45	0	0	0	0	0	45.37%	45	0	0	0	0	0	45.37%	45	0	0	0	0	0	45.37%		
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
79		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
80		Corporates	148	3	3	1	0	1	28.96%	144	3	5	5	0	0	2	28.67%	141	6	7	0	0	2	28.45%	
81		of which: Other - SME	6	0	0	0	0	0	34.66%	6	0	0	0	0	0	0	34.66%	6	0	0	0	0	0	34.66%	
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
83		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
84		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
85		Secured by mortgages on immovable property and ADC exposures	2	0	0	0	0	0	11.20%	2	0	0	0	0	0	11.25%	2	0	0	0	0	0	11.21%		
86		of which: Residential immovable property	2	0	0	0	0	0	11.20%	2	0	0	0	0	0	11.25%	2	0	0	0	0	0	11.21%		
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
93		Equity	1	0	0	0	0	1	100.00%	1	0	0	0	0	1	100.00%	1	0	0	0	0	0	100.00%		
94		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
96		TOTAL	448	105	4	1	1	1	29.92%	443	107	7	7	1	1	2	29.64%	438	108	10	1	1	3	29.45%	

			Adverse Scenario																				
			31/12/2025										31/12/2027										
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			(min EUR, %)																				
97	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
104		Corporates	345	134	4	1	1	2	44.53%	340	131	9	0	3	4	43.97%	339	128	14	0	3	6	40.78%
105		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
108		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Secured by mortgages on immovable property and ADC exposures	2	0	0	0	0	0	17.86%	2	0	0	0	0	0	19.37%	2	0	0	0	0	0	20.24%
110		of which: Residential immovable property	2	0	0	0	0	0	17.86%	2	0	0	0	0	0	19.37%	2	0	0	0	0	0	20.24%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
118		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	345	134	4	1	1	2	44.56%	342	131	9	0	3	4	43.99%	341	128	14	0	3	6	40.80%

			Adverse Scenario																				
			31/12/2025										31/12/2027										
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			(min EUR, %)																				
121	FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	35	0	0	0	0	0	40.00%	35	0	0	0	0	0	40.00%	35	0	0	0	0	0	40.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	50	0	0	0	0	0	49.97%	50	0	0	0	0	0	49.97%	50	0	0	0	0	0	49.97%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Corporates	14	0	0	0	0	0	38.09%	14	0	0	0	0	0	38.09%	14	0	0	0	0	0	38.11%
129		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADG exposures	1	0	0	0	0	0	15.98%	1	0	0	0	0	0	15.98%	1	0	0	0	0	0	15.98%
134		of which: Residential immovable property	1	0	0	0	0	0	15.98%	1	0	0	0	0	0	15.98%	1	0	0	0	0	0	15.98%
135		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL		100	0	0	0	0	0	41.51%	100	0	0	0	0	0	41.12%	100	0	0	0	0	0



2025 EU-wide Stress Test: Credit risk STA  
Norddeutsche Landesbank -Girozentrale-

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53		
			Adverse Scenario																						
			31/12/2025							31/12/2026							31/12/2027								
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
			(mn EUR, %)																						
169	IRELAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
170		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
175		Institutions	3	0	0	0	0	0	16.96%	3	0	0	0	0	0	0	23.11%	3	0	0	0	0	0	27.41%	
176		Corporates	1	0	0	0	0	0	34.69%	1	0	0	0	0	0	0	34.69%	1	0	0	0	0	0	34.69%	
177		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
179		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
180		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
181		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
182		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
183		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
190		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
191		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
192		TOTAL		4	0	0	0	0	0	27.15%	4	0	0	0	0	0	29.54%	4	0	0	0	0	0	31.13%	

RowNum			Adverse Scenario																							
			31/12/2025												31/12/2027											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
			(mn EUR, %)																							
193	AUSTRIA	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
194		Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
195		Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
196		Public sector entities	104	0	0	0	0	58.39%	104	0	0	0	0	0	58.39%	104	0	0	0	0	0	0	58.39%			
197		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
198		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
199		Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
200		Corporates	0	0	0	0	0	22.48%	0	0	0	0	0	0	22.48%	0	0	0	0	0	0	0	22.48%			
201		of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
202		of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
203		Retail	0	0	0	0	0	24.79%	0	0	0	0	0	0	24.79%	0	0	0	0	0	0	0	24.79%			
204		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
205		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	7.79%	0	0	0	0	0	0	10.88%	0	0	0	0	0	0	0	12.65%			
206		of which: Residential immovable property	0	0	0	0	0	7.79%	0	0	0	0	0	0	10.88%	0	0	0	0	0	0	0	12.65%			
207		of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
209		Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
210		Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
212		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
213		Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
214		Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
215		Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
216		TOTAL	104	0	0	0	0	57.86%	104	0	0	0	0	0	58.01%	104	0	0	0	0	0	0	58.06%			

RowNum				Adverse Scenario																			31/12/2027			
				31/12/2025																						
				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
			(mn EUR, %)																							
217	POLAND	Central banks	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
218		Central governments	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
219		Regional governments or local authorities	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
220		Public sector entities	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
221		Multilateral Development Banks	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
222		International Organisations	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
223		Institutions	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
224		Corporates	0	0	0	0	0.00%	0	38.11%	0	0	0	0	37.59%	0	0	37.23%	0	0	0	37.23%	0				
225		of which: Other - SME	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
226		of which: Specialised Lending	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
227		Retail	0	0	0	0	0	3.94%	0	0	0	0	0	3.94%	0	0	0	0	0	0	3.94%	0				
228		of which: SME	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
229		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
230		of which: Residential immovable property	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
231		of which: Commercial immovable property	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
233		Subordinated debt exposures	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
234		Covered bonds	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
236		Collective investments undertakings (CIU)	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
237	Equity	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
238	Securitisation	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
239	Other exposures	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
240	TOTAL	0	0	0	0	0	4.81%	0	0	0	0	0	6.69%	0	0	0	0	0	0	8.90%	0					



2025 EU-wide Stress Test: Securitisations

Norddeutsche Landesbank -Girozentrale-

RowNum			1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
		(mln EUR)							
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	928						
3		SEC-ERBA	92						
4		SEC-IAA	1,081						
5		Total	2,101						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	312	335	374	415	379	456	551
8		SEC-ERBA	75	82	93	105	96	121	151
9		SEC-IAA	412	416	470	523	500	632	803
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	799	833	937	1,043	975	1,208	1,506
12	Impairments	Total banking book others than assessed at fair value		1	1	1	2	2	2

2025 EU-wide Stress Test: Risk exposure amounts

Norddeutsche Landesbank -Girozentrale-

RowNum		(mln EUR)	1	2	3	4	5	6	7	8
			Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
			31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk		38,898	31,923	32,557	32,951	33,381	34,249	36,565	36,819
2	Risk exposure amount for securitisations and re-securitisations		799	799	833	937	1,043	975	1,208	1,506
3	Risk exposure amount other credit risk		38,099	31,123	31,724	32,013	32,338	33,274	35,357	35,313
4	Risk exposure amount for market risk		2,000	2,250	2,250	2,250	2,250	2,454	2,454	2,454
5	Risk exposure amount for operational risk		1,864	3,530	3,530	3,530	3,530	3,530	3,530	3,530
6	Other risk exposure amounts		91	91	153	159	164	-3	-21	-165
7	Total Risk exposure amount before Output floor		42,853	37,794	38,491	38,890	39,326	40,231	42,528	42,639
8	Unfloored Total Risk exposure amount (transitional)			37,794	38,491	38,890	39,326	40,231	42,528	42,639
9	Unfloored Total Risk exposure amount (fully loaded)			38,717	39,427	39,690	39,997	41,172	43,359	43,329
10	Standardised Risk exposure amount for credit risk exposures			64,165	64,149	64,524	64,895	64,563	65,434	66,248
11	Standardised Risk exposure amount for market risk exposures			3,226	3,226	3,226	3,226	3,226	3,226	3,226
12	Standardised Risk exposure amount for operational risk			3,530	3,530	3,530	3,530	3,530	3,530	3,530
13	Other Standardised risk exposure amounts			91	0	0	0	0	0	0
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)			66,509	66,411	66,794	67,173	66,829	67,720	68,583
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)			72,280	72,186	72,428	72,669	72,597	73,341	74,055
16	TOTAL RISK EXPOSURE AMOUNT (transitional)		42,853	37,794	38,491	38,890	40,304	40,231	42,528	42,639
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		42,853	52,403	52,335	52,510	52,685	52,633	53,172	53,690



2025 EU-wide Stress Test: Capital  
Norddeutsche Landesbank -Girozentrale-

Row/ um			1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1	OWN FUNDS	A	OWN FUNDS								
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,228	8,406	8,613	8,842	8,566	7,694	7,606	6,961
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	7,016	7,194	7,401	7,630	7,354	6,482	6,394	5,749
4		A.1.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,761		5,761	5,761	5,761	5,761	5,761	5,761
5		A.1.1.1.1	of which: CET1 Instruments subscribed by Government	0		0	0	0	0	0	0
6		A.1.2	Retained earnings	2,067		2,303	2,635	2,959	1,756	1,720	1,703
7		A.1.3	Accumulated other comprehensive income	-188		-188	-188	-188	-258	-258	-258
8		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	-155		-155	-155	-155	-608	-608	-608
9		A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	-7		-7	-7	-7	377	377	377
10		A.1.3.3	Other OCI contributions	-26		-26	-26	-26	-26	-26	-26
11		A.1.4	Other Reserves	0		0	0	0	0	0	0
12		A.1.5	Funds for general banking risk	0		0	0	0	0	0	0
13		A.1.6	Minority interest given recognition in CET1 Capital	0	0	0	0	0	0	0	0
14		A.1.7	Adjustments to CET1 due to prudential filters	-154	-154	-154	-154	-154	-274	-274	-274
15		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)	-82	-82	-82	-82	-82	-202	-202	-202
16		A.1.7.2	Cash flow hedge reserve	0		0	0	0	0	0	0
17		A.1.7.3	Other adjustments	-72		-72	-72	-72	-72	-72	-72
18		A.1.8	(-) Intangible assets (including Goodwill)	-87		-72	-64	-59	-72	-64	-59
19		A.1.8.1	of which: Goodwill (-)	0		0	0	0	0	0	0
20		A.1.8.2	of which: Software assets (-)	-87		-72	-64	-59	-72	-64	-59
21		A.1.8.3	of which: Other intangible assets (-)	0		0	0	0	0	0	0
22		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLS	-21	-21	0	0	0	-65	-71	-74
23		A.1.10	(-) IRR shortfall of credit risk adjustments to expected losses	-162	0	-66	-129	-181	0	0	0
24		A.1.11	(-) Defined benefit pension fund assets	0		0	0	0	0	0	0
25		A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0		0	0	0	0	0	0
26		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0		0	0	0	0	0	0
27		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	0	0	0	0
28		A.1.14.1	of which: from securitisation positions (-)	0		0	0	0	0	0	0
29		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment			0	0	0	0	0	0
30		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-25	-9	0	0	0	-184	-201	-263
31		A.1.17	(-) CET1 Instruments of financial sector entities where the institution has a significant investment	0		0	0	0	0	0	0
32		A.1.18	(-) Amount exceeding the 17.65% threshold	0		0	0	0	0	0	-9
33		A.1.18A	(-) Insufficient coverage for non-performing exposures	9	-9	-16	-65	-617	-16	-53	-613
34		A.1.18B	(-) Minimum value commitment shortfalls	0		0	0	0	0	0	0
35		A.1.18C	(-) Other foreseeable tax charges	0		0	0	0	0	0	0
36		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013	-166		-166	-166	-166	-166	-166	-166
37		A.1.20	CET1 capital elements or deductions - other	0		0	0	0	0	0	0
38		A.1.21	Amount subject to IFRS 9 transitional arrangements		0						
39		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0						
40		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0						
41		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0						
42		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0						
43		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0						
44		A.1.22	Transitional adjustments		0	0	0	0	0	0	0
45		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0						
46		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0						
47		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0						
48		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
49		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
50		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 Instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0			0		



2025 EU-wide Stress Test: Capital  
Norddeutsche Landesbank - Girozentrale-

Row/ um	(in EUR, %)			1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		49	49	49	49	49	49	49	49
52		A.2.1	Additional Tier 1 Capital instruments		49	49	49	49	49	49	49	49
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		7,066	7,243	7,451	7,679	7,403	6,531	6,443	5,798
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162
59		A.4.1	Tier 2 Capital instruments		1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162
60		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0	0
61	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63		B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			37,794	38,491	38,890	39,326	40,231	42,528	42,639
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			38,717	39,427	39,690	39,997	41,172	43,359	43,329
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			66,509	66,411	66,794	67,173	66,829	67,720	68,583
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			72,280	72,186	72,428	72,669	72,597	73,341	74,055
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		42,853	37,794	38,491	38,890	40,304	40,231	42,528	42,639
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		42,853	52,403	52,335	52,510	52,685	52,633	53,172	53,690
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		16.37%	19.03%	19.23%	19.62%	18.25%	16.11%	15.03%	13.48%
70		C.2	Tier 1 Capital ratio (transitional)		16.49%	19.17%	19.36%	19.75%	18.37%	16.23%	15.15%	13.60%
71		C.3	Total Capital ratio (transitional)		19.20%	22.24%	22.38%	22.74%	21.25%	19.12%	17.88%	16.32%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		7,016	7,194	7,401	7,630	7,354	6,482	6,394	5,749
73		D.2	TIER 1 CAPITAL (fully loaded)		7,066	7,243	7,451	7,679	7,403	6,531	6,443	5,798
74		D.3	TOTAL CAPITAL (fully loaded)		8,228	8,406	8,613	8,842	8,566	7,694	7,606	6,961
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		16.37%	13.73%	14.14%	14.53%	13.96%	12.32%	12.02%	10.71%
76		E.2	Tier 1 Capital ratio (fully loaded)		16.49%	13.82%	14.24%	14.62%	14.05%	12.41%	12.12%	10.80%
77		E.3	Total Capital ratio (fully loaded)		19.20%	16.04%	16.46%	16.84%	16.26%	14.62%	14.30%	12.96%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		117,574		117,574	117,574	117,574	117,574	117,574	117,574
79		H.2	Total leverage ratio exposures (fully loaded)		117,574		117,574	117,574	117,574	117,574	117,574	117,574
80		H.3	Leverage ratio (transitional)		6.01%	6.16%	6.34%	6.53%	6.30%	5.56%	5.48%	4.93%
81		H.4	Leverage ratio (fully loaded)		6.01%	6.16%	6.34%	6.53%	6.30%	5.56%	5.48%	4.93%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		0.77%		0.85%	0.85%	0.85%	0.85%	0.85%	0.85%
84		P.3	O-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.06%		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
87		P.6	Combined buffer		3.32%		3.45%	3.45%	3.45%	3.45%	3.45%	3.45%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
89		R.1.1	of which: CET1		1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%
90		R.1.2	of which: AT1		0.52%	0.52%	0.52%	0.52%	0.52%	0.52%	0.52%	0.52%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2019/03)		10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%
92		R.2.1	of which: CET2		6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.07%	14.07%	14.20%	14.20%	14.20%	14.20%	14.20%	14.20%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.37%	9.37%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		1.90%	1.89%	1.89%	1.89%	1.89%	1.89%	1.90%	1.90%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e., excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.



2025 EU-wide Stress Test: P&L

Norddeutsche Landesbank -Girozentrale-

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline scenario			Adverse scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income		1,162	1,377	1,401	1,412	1,130	1,130	1,128
2	Interest income		7,063	4,565	4,260	4,420	6,458	6,292	6,103
3	Interest expense		-5,901	-3,334	-3,004	-3,154	-5,474	-5,201	-4,955
4	Dividend income		27	27	27	27	14	14	14
5	Net fee and commission income		250	225	225	225	175	175	175
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities		17	-86	-86	-86	-606	64	64
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss						477		
8	Other operating income not listed above, net		-78	-10	-10	-10	-24	-10	-10
9	Total operating income, net		1,378	1,532	1,557	1,567	1,165	1,372	1,371
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss		-136	-153	-99	-110	-634	-420	-380
11	Other income and expenses not listed above, net		-899	-907	-919	-931	-976	-1,004	-1,015
12	Profit or (-) loss before tax from continuing operations		343	473	538	526	-444	-51	-24
13	Tax expenses or (-) income related to profit or loss from continuing operations		256	-136	-65	-63	133	15	7
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)		0						
15	Profit or (-) loss for the year		599	336	474	463	-311	-36	-17
16	Amount of dividends paid and minority interests after MDA-related adjustments		0	101	142	139	0	0	0
17	Attributable to owners of the parent net of estimated dividends		599	236	332	324	-311	-36	-17
18	Memo row: Impact of one-off adjustments			15	15	15	15	15	15
19	Total post-tax MDA-related adjustment			0	0	0	0	0	0
20	Total assets		115,360						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

## 2025 EU-wide Stress Test: Major capital measures and realised losses

Norddeutsche Landesbank -Girozentrale-

		(mln EUR)	1
RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0