



Spring 2020 EU-wide Transparency Exercise

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

Spring 2020 EU-wide Transparency Exercise

Key Metrics

Norddeutsche Landesbank -Girozentrale-

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

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Leverage ratio

Norddeutsche Landesbank -Girozentrale-

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

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Capital

Norddeutsche Landesbank -Girozentrale-

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	5,495	8,270	C 01.00 (r010,r10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,911	5,792	C 01.00 (r020,r10)	Article 36 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,579	5,414	C 01.00 (r030,r10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,560	1,360	C 01.00 (r130,r10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-772	-744	C 01.00 (r180,r10)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	3	C 01.00 (r200,r10)	Articles 4(17) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r10)	Articles 4(112), 36(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-134	-93	C 01.00 (r250,r10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-125	-122	C 01.00 (r300,r10) + C 01.00 (r340,r10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	C 01.00 (r370,r10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1	0	C 01.00 (r380,r10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r10)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r10) + C 01.00 (r460,r10) + C 01.00 (r470,r10) + C 01.00 (r471,r10) + C 01.00 (r472,r10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-131	0	C 01.00 (r490,r10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r10)	Articles 4(27), 36(1) point (j); 43, 45, 47, 48(1) point (b); 49(2) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-33	0	C 01.00 (r510,r10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-58	-58	C 01.00 (r529,r10)	-
	A.1.21	Transitional adjustments	27	33	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	23	33	C 01.00 (r220,r10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	4	0	C 01.00 (r520,r10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	316	316	C 01.00 (r530,r10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	50	50	C 01.00 (r540,r10) + C 01.00 (r670,r10)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r10)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r10) + C 01.00 (r700,r10) + C 01.00 (r710,r10) + C 01.00 (r740,r10) + C 01.00 (r744,r10) + C 01.00 (r748,r10)	-	
A.2.4	Additional Tier 1 transitional adjustments	266	266	C 01.00 (r660,r10) + C 01.00 (r680,r10) + C 01.00 (r730,r10)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,227	6,108	C 01.00 (r015,r10)	Article 32 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,268	2,162	C 01.00 (r750,r10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,333	2,282	C 01.00 (r760,r10) + C 01.00 (r890,r10)	-	
A.4.2	Other Tier 2 Capital components and deductions	189	149	C 01.00 (r910,r10) + C 01.00 (r920,r10) + C 01.00 (r930,r10) + C 01.00 (r940,r10) + C 01.00 (r950,r10) + C 01.00 (r970,r10) + C 01.00 (r974,r10) + C 01.00 (r978,r10)	-	
A.4.3	Tier 2 transitional adjustments	-254	-269	C 01.00 (r880,r10) + C 01.00 (r900,r10) + C 01.00 (r960,r10)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	44,764	39,941	C 02.00 (r010,r10)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	6	0	C 05.01 (r010,r40)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	6.50%	14.54%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	7.21%	15.33%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	12.28%	20.76%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,884	5,759	A 1-A.1.13-A.1.21+MNA.2+A.1.13-A.2.2-A.2.4+MNA.4+A.2.2-A.3.0,0)	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	6.44%	14.46%	D3/(B-1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r10)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r20)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r30)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r40)	-

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

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Overview of Risk exposure amounts

Norddeutsche Landesbank -Girozentrale-

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

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P&L

Norddeutsche Landesbank -Girozentrale-

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

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

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

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Total Assets: fair value and impairment distribution

Norddeutsche Landesbank -Girozentrale-

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

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

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

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

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Breakdown of liabilities

Norddeutsche Landesbank -Girozentrale-

(mln EUR)

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

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

(mln EUR)

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

Spring 2020 EU-wide Transparency Exercise

Market Risk

Norddeutsche Landesbank - Girozentrale-

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

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Norddeutsche Landesbank - Girozentrale-

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
Consolidated data	(in EUR, %)								
	Central governments or central banks	11,650	12,484	34		12,192	12,863	0	
	Regional governments or local authorities	20,550	21,815	143		19,890	24,098	128	
	Public sector entities	6,978	7,034	366		6,802	6,942	246	
	Multilateral Development Banks	603	709	0		659	762	0	
	International Organisations	582	582	0		539	539	0	
	Institutions	16,442	10,560	34		16,450	11,066	89	
	Corporates	5,024	3,921	2,715		4,939	3,469	2,103	
	of which: SME	43	40	32		42	39	30	
	Retail	416	185	139		406	178	133	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	383	381	135		365	363	127	
	of which: SME	49	49	15		49	49	14	
	Exposures in default	72	12	16		57	9	12	
	Items associated with particularly high risk	90	90	135		58	58	87	
	Covered bonds	126	126	0		127	127	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	567	772	72		514	514	687		
Other exposures	93	93	95		93	93	95		
Standardised Total ²		63,577	58,558	4,484	87	63,097	61,081	3,708	73

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
GERMANY	(in EUR, %)								
	Central governments or central banks	9,322	10,155	0		10,081	10,752	0	
	Regional governments or local authorities	19,839	21,104	5		19,237	23,446	1	
	Public sector entities	6,242	6,303	3		6,128	6,265	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16,403	10,522	17		16,444	11,061	88	
	Corporates	2,199	1,467	1,474		2,237	1,463	1,453	
	of which: SME	43	40	32		42	39	30	
	Retail	413	184	138		403	176	132	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	374	373	122		357	355	124	
	of which: SME	48	48	15		48	48	14	
	Exposures in default	58	10	14		56	9	12	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	126	126	0		127	127	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	559	559	756		510	510	678		
Other exposures	23	23	23		22	22	22		
Standardised Total ²					59				63

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

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	5	5	2		5	5	2	
	Public sector entities	736	731	263		681	677	243	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		5	5	1	
	Corporates	351	136	136		551	174	174	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	0	0		1	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	0	0	0		0	0	0		
Standardised Total ²					5				5

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Norddeutsche Landesbank - Girozentrale-

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

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NETHERLANDS	Central governments or central banks	77	77	0		75	75	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	12	12	12		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	2	1	2	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

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

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

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
IRELAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	445	408	408		254	194	194	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	90	90	135		58	58	87	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				0	

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

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Norddeutsche Landesbank - Girozentrale-

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

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

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

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

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
CANADA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	24	24	5		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		230	68	68	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²			0	0			0	2	

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

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



Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Norddeutsche Landesbank - Girozentrale-

IRB Approach table for Consolidated data. Columns include: As of 30/09/2019 (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions) and As of 31/12/2019 (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions). Rows include: Central banks and central governments, Institutions, Corporates, Retail, Equity, Other non credit-obligation assets, and IRB Total.

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

IRB Approach table for GERMANY. Columns include: As of 30/09/2019 (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions) and As of 31/12/2019 (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions). Rows include: Central banks and central governments, Institutions, Corporates, Retail, Equity, Other non credit-obligation assets, and IRB Total.

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

IRB Approach table for UNITED KINGDOM. Columns include: As of 30/09/2019 (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions) and As of 31/12/2019 (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions). Rows include: Central banks and central governments, Institutions, Corporates, Retail, Equity, Other non credit-obligation assets, and IRB Total.

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

IRB Approach table for UNITED STATES. Columns include: As of 30/09/2019 (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions) and As of 31/12/2019 (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions). Rows include: Central banks and central governments, Institutions, Corporates, Retail, Equity, Other non credit-obligation assets, and IRB Total.

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

IRB Approach table for FRANCE. Columns include: As of 30/09/2019 (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions) and As of 31/12/2019 (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions). Rows include: Central banks and central governments, Institutions, Corporates, Retail, Equity, Other non credit-obligation assets, and IRB Total.

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

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Norddeutsche Landesbank -Girozentrale-

As of 31/12/2019

Residual Maturity		Country / Region		On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount	
				Direct exposures				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal
[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[10Y - more]										
Total															
[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[10Y - more]										
Total															
Total		517	517	0	0	507	10	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Belgium:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Norddeutsche Landesbank -Girozentrale-

	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³				Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	
			Of which: defaulted											
(min EUR)														
Debt securities (including at amortised cost and fair value)	23,417	0	0	0	13	0	0	21,417	0	0	0	8	0	0
Central banks	46	0	0	0	0	0	0	7	0	0	0	0	0	0
General governments	10,003	0	0	0	11	0	0	9,430	0	0	0	7	0	0
Credit institutions	9,517	0	0	0	0	0	0	9,317	0	0	0	0	0	0
Other financial corporations	2,274	0	0	0	0	0	0	1,867	0	0	0	0	0	0
Non-financial corporations	1,577	0	0	0	1	0	0	796	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	109,436	297	3,833	3,808	154	2,115	1,275	106,682	226	2,763	2,753	163	1,386	934
Central banks	5,250	0	0	0	0	0	0	7,896	0	0	0	0	0	0
General governments	15,920	0	0	0	0	0	0	15,447	0	0	0	0	0	0
Credit institutions	17,713	124	0	0	1	0	0	16,253	170	0	0	1	0	0
Other financial corporations	7,030	0	13	13	3	4	0	6,860	2	13	13	6	4	0
Non-financial corporations	57,740	157	3,762	3,738	124	2,087	1,248	54,492	36	2,692	2,684	129	1,359	907
of which: small and medium-sized enterprises at amortised cost	17,002	30	306	304	34	178	103	16,325	4	269	266	28	152	82
Households	5,784	16	59	57	25	23	27	5,736	18	58	57	26	23	26
DEBT INSTRUMENTS other than HFT	132,853	297	3,833	3,808	167	2,115	1,275	128,099	226	2,763	2,753	171	1,386	934
OFF-BALANCE SHEET EXPOSURES	24,432		132	129	34	48	3	22,453		137	124	40	54	1

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

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

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

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

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

Norddeutsche Landesbank -Girozentrale-

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

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

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

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

(mln EUR)	As of 30/09/2019					As of 30/12/2019				
	Gross carrying amount		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾		
	Of which: non-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment				
A Agriculture, forestry and fishing	1,024	99	1,024	65	0	1,046	96	1,046	53	0
B Mining and quarrying	29	1	29	0	0	28	1	28	0	0
C Manufacturing	3,349	95	3,349	72	0	3,110	107	3,110	82	0
D Electricity, gas, steam and air conditioning supply	12,169	251	12,148	159	0	11,987	251	11,967	174	0
E Water supply	724	6	724	1	0	750	6	750	1	0
F Construction	858	23	858	11	0	839	29	839	15	0
G Wholesale and retail trade	2,611	25	2,611	25	0	2,399	20	2,399	25	0
H Transport and storage	7,875	2,995	7,550	1,716	0	6,420	1,950	6,159	957	0
I Accommodation and food service activities	286	74	279	12	0	279	48	272	14	0
J Information and communication	577	3	577	4	0	580	13	580	14	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0
L Real estate activities	16,677	67	16,634	68	0	15,770	57	15,703	58	0
M Professional, scientific and technical activities	4,002	29	4,002	22	0	3,893	18	3,893	21	0
N Administrative and support service activities	6,422	63	6,419	43	0	6,135	66	6,133	45	0
O Public administration and defence, compulsory social security	24	0	24	0	0	22	0	22	0	0
P Education	68	0	68	0	0	68	0	68	0	0
Q Human health services and social work activities	441	15	441	11	0	436	15	436	27	0
R Arts, entertainment and recreation	229	15	229	1	0	212	15	212	1	0
S Other services	375	1	375	1	0	517	1	517	1	0
Loans and advances	57,740	3,762	57,341	2,211	0	54,492	2,692	54,135	1,488	0

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