2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Norddeutsche Landesbank -Girozentrale-

	Actual	Baseline Scenario			Adverse Scenario		
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	874	824	929	1,012	600	726	835
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-1,131	22	22	22	-1,288	16	16
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	148	22	-135	-101	-356	-345	-213
Profit or (-) loss for the year	**58**	**-4**	**-21**	**31**	**-850**	**-406**	**-268**
Coverage ratio: non-performing exposure (%)	38.86%	37.79%	35.04%	33.67%	38.89%	35.88%	34.34%
Common Equity Tier 1 capital	6,051	5,970	5,844	5,730	4,708	4,082	3,599
Total Risk exposure amount (all transitional adjustments included)	40,142	41,795	42,744	43,275	44,310	48,499	47,332
Common Equity Tier 1 ratio, %	**15.07%**	**14.28%**	**13.67%**	**13.24%**	**10.63%**	**8.42%**	**7.60%**
Fully loaded Common Equity Tier 1 ratio, %	**15.07%**	**14.28%**	**13.67%**	**13.24%**	**10.63%**	**8.42%**	**7.60%**
Tier 1 capital	6,101	6,020	5,895	5,780	4,758	4,133	3,649
Total leverage ratio exposures	111,864	111,864	111,864	111,864	111,864	111,864	111,864
Leverage ratio, %	**5.45%**	**5.38%**	**5.27%**	**5.17%**	**4.25%**	**3.69%**	**3.26%**
Fully loaded leverage ratio, %	**5.45%**	**5.38%**	**5.27%**	**5.17%**	**4.25%**	**3.69%**	**3.26%**
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, %	**15.07%**	**14.28%**	**13.67%**	**13.27%**	**10.63%**	**8.42%**	**7.60%**

IFRS 9 transitional arrangements?	No

2023 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank -Girozentrale-

	(mln EUR, %)	Actual 31/12/2022*														
		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
Norddeutsche Landesbank - Girozentrale-	**Central banks**	0	0	661	0	0	0	13	0	319	0	0	0	0	0	-
	Central governments	0	0	4.342	0	0	0	1.662	0	3.772	71	0	1	3	0	-
	Institutions	0	0	6.098	1	0	0	1.695	0	8.486	32	1	4	1	1	84.86%
	Corporates	0	0	58.556	589	0	0	27.255	0	52.841	2.913	597	190	182	262	43.83%
	Corporates - Of Which: Specialised Lending	0	0	20.855	198	0	0	9.447	0	18.540	998	169	47	42	63	37.50%
	Corporates - Of Which: SME	0	0	3.966	29	0	0	1.666	0	3.714	207	29	20	25	19	64.34%
	Retail	2.950	10	0	0	460	13	0	0	2.486	127	10	1	7	2	25.96%
	Retail - Secured on real estate property	1.544	4	0	0	177	6	0	0	1.486	58	4	0	2	1	20.00%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1.544	4	0	0	177	6	0	0	1.486	58	4	0	2	1	20.00%
	Retail - Qualifying Revolving	415	0	0	0	12	1	0	0	148	3	0	0	0	0	36.03%
	Retail - Other Retail	991	6	0	0	271	6	0	0	852	66	5	1	5	2	29.16%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	991	6	0	0	271	6	0	0	852	66	5	1	5	2	29.16%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**2.950**	**10**	**69.658**	**590**	**460**	**13**	**30.625**	**0**	**67.904**	**3.143**	**608**	**195**	**193**	**265**	**43.63%**

	(mln EUR, %)	Actual 31/12/2022*														
		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
GERMANY	**Central banks**	0	0	101	0	0	0	0	0	101	0	0	0	0	0	-
	Central governments	0	0	1.070	0	0	0	1.107	0	650	0	0	0	0	0	-
	Institutions	0	0	3.209	1	0	0	1.117	0	3.514	32	1	4	1	1	84.86%
	Corporates	0	0	37.053	312	0	0	16.616	0	34.581	1.877	329	132	132	159	48.37%
	Corporates - Of Which: Specialised Lending	0	0	7.387	45	0	0	2.888	0	6.558	290	23	14	19	10	41.47%
	Corporates - Of Which: SME	0	0	3.412	29	0	0	1.500	0	3.323	200	26	19	25	19	64.91%
	Retail	2.949	10	0	0	460	13	0	0	2.485	127	10	1	7	2	25.97%
	Retail - Secured on real estate property	1.543	4	0	0	177	6	0	0	1.485	58	4	0	2	1	20.00%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1.543	4	0	0	177	6	0	0	1.485	58	4	0	2	1	20.00%
	Retail - Qualifying Revolving	415	0	0	0	12	1	0	0	148	3	0	0	0	0	36.03%
	Retail - Other Retail	991	6	0	0	271	6	0	0	852	66	5	1	5	2	29.17%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	991	6	0	0	271	6	0	0	852	66	5	1	5	2	29.17%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**2.949**	**10**	**41.433**	**313**	**460**	**13**	**18.840**	**0**	**41.332**	**2.037**	**340**	**137**	**140**	**163**	**47.87%**

	(mln EUR, %)	Actual 31/12/2022*														
		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
LUXEMBOURG	**Central banks**	0	0	122	0	0	0	0	0	122	0	0	0	0	0	-
	Central governments	0	0	67	0	0	0	0	0	72	0	0	0	0	0	-
	Institutions	0	0	3	0	0	0	1	0	2.915	0	0	0	0	0	-
	Corporates	0	0	1.792	9	0	0	787	0	1.660	42	9	4	4	1	7.22%
	Corporates - Of Which: Specialised Lending	0	0	1.043	0	0	0	509	0	1.018	42	0	3	4	0	-
	Corporates - Of Which: SME	0	0	121	0	0	0	25	0	97	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**1.984**	**9**	**0**	**0**	**788**	**0**	**4.770**	**42**	**9**	**4**	**4**	**1**	**7.22%**

	(mln EUR, %)	Actual 31/12/2022*														
		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
UNITED KINGDOM	**Central banks**	0	0	27	0	0	0	5	0	27	0	0	0	0	0	-
	Central governments	0	0	64	0	0	0	12	0	57	0	0	0	0	0	-
	Institutions	0	0	75	0	0	0	30	0	116	0	0	0	0	0	-
	Corporates	0	0	3.349	7	0	0	1.341	0	3.351	99	7	5	3	7	90.37%
	Corporates - Of Which: Specialised Lending	0	0	2.549	0	0	0	862	0	2.995	89	0	5	3	0	-
	Corporates - Of Which: SME	0	0	50	0	0	0	10	0	11	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**3.515**	**7**	**0**	**0**	**1.387**	**0**	**3.550**	**99**	**7**	**5**	**3**	**7**	**90.37%**

2023 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank -Girozentrale-

UNITED STATES

(mln EUR, %)	Actual 31/12/2022*														
	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
Central banks	0	0	339	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	0	0	727	0	0	0	80	0	732	0	0	0	0	0	-
Institutions	0	0	391	0	0	0	114	0	297	0	0	0	0	0	-
Corporates	0	0	2,389	9	0	0	1,815	0	1,680	121	8	3	4	3	33.03%
Corporates - Of Which: Specialised Lending	0	0	1,785	7	0	0	1,368	0	1,121	100	6	2	3	1	12.99%
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity	0	0			0	0			0	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**0**	**0**	**3,846**	**9**	**0**	**0**	**2,008**	**0**	**2,709**	**121**	**8**	**3**	**4**	**3**	**33.03%**

NETHERLANDS

(mln EUR, %)	Actual 31/12/2022*														
	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
Central banks	0	0	64	0	0	0	7	0	63	0	0	0	0	0	-
Central governments	0	0	119	0	0	0	0	0	123	0	0	0	0	0	-
Institutions	0	0	133	0	0	0	28	0	66	0	0	0	0	0	-
Corporates	0	0	2,781	1	0	0	1,191	0	2,596	76	1	11	6	1	58.04%
Corporates - Of Which: Specialised Lending	0	0	1,328	0	0	0	544	0	1,360	0	0	7	0	0	8.39%
Corporates - Of Which: SME	0	0	203	0	0	0	81	0	116	0	0	2	0	0	-
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity	0	0			0	0			0	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**0**	**0**	**3,097**	**1**	**0**	**0**	**1,226**	**0**	**2,847**	**76**	**1**	**11**	**6**	**1**	**58.04%**

IRELAND

(mln EUR, %)	Actual 31/12/2022*														
	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
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	0	0	6	0	0	0	0	0	0	6	0	0	0	0	-
Institutions	0	0	41	0	0	0	16	0	65	0	0	0	0	0	-
Corporates	0	0	1,516	19	0	0	792	0	1,301	204	19	2	6	6	30.85%
Corporates - Of Which: Specialised Lending	0	0	1,212	19	0	0	597	0	1,025	146	19	1	5	6	30.85%
Corporates - Of Which: SME	0	0	42	0	0	0	11	0	42	0	0	0	0	0	-
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity	0	0			0	0			0	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**0**	**0**	**1,562**	**19**	**0**	**0**	**809**	**0**	**1,366**	**210**	**19**	**2**	**6**	**6**	**30.85%**

FRANCE

(mln EUR, %)	Actual 31/12/2022*														
	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
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments	0	0	162	0	0	0	24	0	162	0	0	0	0	0	-
Institutions	0	0	475	0	0	0	83	0	182	0	0	0	0	0	-
Corporates	0	0	2,784	40	0	0	1,195	0	2,284	169	40	10	12	33	81.49%
Corporates - Of Which: Specialised Lending	0	0	1,726	0	0	0	641	0	1,549	93	0	3	2	0	-
Corporates - Of Which: SME	0	0	54	0	0	0	16	0	50	0	0	0	0	0	-
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity	0	0			0	0			0	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**0**	**0**	**3,420**	**40**	**0**	**0**	**1,302**	**0**	**2,628**	**169**	**40**	**10**	**12**	**33**	**81.49%**

2023 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank -Girozentrale-

	(mln EUR, %)	Actual 31/12/2022*														
		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
AUSTRIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	597	0	0	0	0	0	589	0	0	0	0	0	-
	Institutions	0	0	75	0	0	0	11	0	61	0	0	0	0	0	-
	Corporates	0	0	816	0	0	0	329	0	849	10	0	1	2	0	-
	Corporates - Of Which: Specialised Lending	0	0	107	0	0	0	33	0	133	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	48	0	0	0	10	0	48	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**1,489**	**0**	**0**	**0**	**341**	**0**	**1,499**	**10**	**0**	**1**	**2**	**0**	**-**

	(mln EUR, %)	Actual 31/12/2022*														
		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
CANADA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	195	0	0	0	58	0	263	0	0	0	0	0	-
	Institutions	0	0	219	0	0	0	38	0	220	0	0	0	0	0	-
	Corporates	0	0	260	0	0	0	76	0	329	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	82	0	0	0	17	0	63	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**1**	**0**	**674**	**0**	**0**	**0**	**172**	**0**	**813**	**0**	**0**	**0**	**0**	**0**	**-**

	(mln EUR, %)	Actual 31/12/2022*														
		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
SWEDEN	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	8	0	0	0	2	0	8	0	0	0	0	0	-
	Institutions	0	0	258	0	0	0	15	0	171	0	0	0	0	0	-
	Corporates	0	0	545	0	0	0	313	0	453	79	0	5	3	0	-
	Corporates - Of Which: Specialised Lending	0	0	251	0	0	0	156	0	175	72	0	0	2	0	-
	Corporates - Of Which: SME	0	0	33	0	0	0	11	0	25	6	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**812**	**0**	**0**	**0**	**330**	**0**	**633**	**79**	**0**	**5**	**3**	**0**	**-**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank -Girozentrale-

Norddeutsche Landesbank -Girozentrale-

(mln EUR, %)	Baseline Scenario																				
	31/12/2023							31/12/2024							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
Central banks	319	0	0	0	0	0	29.38%	319	0	0	0	0	0	29.97%	319	0	0	0	0	0	30.16%
Central governments	3,833	5	6	2	0	2	40.00%	3,827	5	11	2	0	4	40.00%	3,822	6	16	2	0	6	40.00%
Institutions	8,472	37	10	1	1	2	23.72%	8,462	39	19	1	1	4	19.93%	8,452	41	27	1	1	5	18.60%
Corporates	51,507	3,826	1,018	61	137	377	37.07%	50,916	4,002	1,433	53	147	490	34.18%	50,800	3,748	1,803	53	129	592	32.82%
Corporates - Of Which: Specialised Lending	18,282	1,110	315	18	37	98	31.14%	18,102	1,151	454	16	39	130	28.63%	18,004	1,131	572	16	37	157	27.51%
Corporates - Of Which: SME	3,639	251	61	4	15	28	47.06%	3,656	208	86	4	10	36	42.06%	3,644	197	109	4	9	43	39.61%
Retail	2,424	174	25	1	10	7	26.83%	2,421	164	38	1	9	10	26.68%	2,419	154	50	1	8	13	26.57%
Retail - Secured on real estate property	1,458	78	11	1	3	2	17.94%	1,455	74	18	1	3	3	17.48%	1,453	70	24	1	2	4	17.30%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	1,458	78	11	1	3	2	17.94%	1,455	74	18	1	3	3	17.48%	1,453	70	24	1	2	4	17.30%
Retail - Qualifying Revolving	147	4	1	0	0	0	36.81%	147	4	1	0	0	0	36.12%	147	4	2	0	0	1	35.79%
Retail - Other Retail	819	92	13	1	7	4	33.89%	819	86	19	1	6	7	34.72%	819	81	24	1	5	8	35.08%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	819	92	13	1	7	4	33.89%	819	86	19	1	6	7	34.72%	819	81	24	1	5	8	35.08%
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%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**66,555**	**4,042**	**1,058**	**65**	**148**	**389**	**36.72%**	**65,944**	**4,211**	**1,501**	**57**	**157**	**508**	**33.85%**	**65,812**	**3,949**	**1,895**	**57**	**137**	**616**	**32.52%**

GERMANY

(mln EUR, %)	Baseline Scenario																				
	31/12/2023							31/12/2024							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
Central banks	101	0	0	0	0	0	-	101	0	0	0	0	0	-	101	0	0	0	0	0	-
Central governments	649	0	0	0	0	0	40.00%	649	0	0	0	0	0	40.00%	649	1	0	0	0	0	40.00%
Institutions	3,503	36	9	1	1	2	25.22%	3,496	36	16	1	1	3	21.02%	3,489	36	23	1	1	4	19.51%
Corporates	33,832	2,352	603	38	88	240	39.70%	33,458	2,467	863	36	89	314	36.36%	33,359	2,331	1,098	36	77	382	34.82%
Corporates - Of Which: Specialised Lending	6,500	290	81	5	14	23	28.83%	6,286	450	135	5	17	35	25.81%	6,223	467	180	5	18	45	24.68%
Corporates - Of Which: SME	3,279	214	59	4	13	28	47.41%	3,268	200	84	4	10	35	42.37%	3,256	190	106	4	9	43	39.87%
Retail	2,423	174	25	1	10	7	26.83%	2,420	164	38	1	9	10	26.68%	2,418	154	50	1	8	13	26.57%
Retail - Secured on real estate property	1,457	78	11	1	3	2	17.94%	1,454	74	18	1	3	3	17.48%	1,453	70	24	1	2	4	17.30%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	1,457	78	11	1	3	2	17.94%	1,454	74	18	1	3	3	17.48%	1,453	70	24	1	2	4	17.30%
Retail - Qualifying Revolving	147	4	1	0	0	0	36.81%	147	4	1	0	0	0	36.12%	147	4	2	0	0	1	35.79%
Retail - Other Retail	819	92	13	1	7	4	33.89%	819	86	19	1	6	7	34.72%	819	81	24	1	5	8	35.08%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	819	92	13	1	7	4	33.89%	819	86	19	1	6	7	34.72%	819	81	24	1	5	8	35.08%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**40,510**	**2,562**	**637**	**40**	**99**	**248**	**38.99%**	**40,124**	**2,667**	**918**	**39**	**99**	**328**	**35.69%**	**40,016**	**2,523**	**1,170**	**39**	**86**	**400**	**34.17%**

LUXEMBOURG

(mln EUR, %)	Baseline Scenario																				
	31/12/2023							31/12/2024							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
Central banks	122	0	0	0	0	0	-	122	0	0	0	0	0	-	122	0	0	0	0	0	-
Central governments	72	0	0	0	0	0	40.00%	72	0	0	0	0	0	40.00%	72	0	0	0	0	0	40.00%
Institutions	2,914	1	0	0	0	0	28.35%	2,913	2	1	0	0	0	28.35%	2,911	3	1	0	0	0	28.35%
Corporates	1,656	42	15	1	2	2	15.76%	1,651	41	20	1	2	4	19.57%	1,647	40	23	1	1	5	21.38%
Corporates - Of Which: Specialised Lending	1,015	42	4	1	2	1	29.90%	1,012	40	9	1	2	3	30.20%	1,009	40	12	1	1	4	30.18%
Corporates - Of Which: SME	97	0	0	0	0	0	48.00%	97	0	0	0	0	0	45.48%	97	0	0	0	0	0	43.56%
Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
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	-
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%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**4,764**	**43**	**15**	**1**	**2**	**2**	**15.93%**	**4,758**	**43**	**21**	**1**	**2**	**4**	**19.79%**	**4,753**	**43**	**26**	**1**	**1**	**6**	**21.58%**

UNITED KINGDOM

(mln EUR, %)	Baseline Scenario																				
	31/12/2023							31/12/2024							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
Central banks	27	0	0	0	0	0	37.10%	27	0	0	0	0	0	37.10%	27	0	0	0	0	0	37.10%
Central governments	56	0	0	0	0	0	40.00%	56	0	0	0	0	0	40.00%	56	0	0	0	0	0	40.00%
Institutions	115	0	0	0	0	0	3.54%	115	0	0	0	0	0	3.54%	115	0	0	0	0	0	3.54%
Corporates	3,341	92	23	2	3	11	45.79%	3,331	88	37	2	3	14	38.33%	3,325	85	47	2	2	17	35.72%
Corporates - Of Which: Specialised Lending	2,988	83	14	2	3	3	25.29%	2,981	78	26	2	3	7	25.68%	2,975	75	34	2	2	9	25.99%
Corporates - Of Which: SME	11	0	0	0	0	0	76.67%	11	0	0	0	0	0	76.64%	11	0	0	0	0	0	76.61%
Retail	0	0	0	0	0	0	21.73%	0	0	0	0	0	0	21.73%	0	0	0	0	0	0	21.73%
Retail - Secured on real estate property	0	0	0	0	0	0	18.99%	0	0	0	0	0	0	18.99%	0	0	0	0	0	0	18.99%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	18.99%	0	0	0	0	0	0	18.99%	0	0	0	0	0	0	18.99%
Retail - Qualifying Revolving	0	0	0	0	0	0	36.09%	0	0	0	0	0	0	36.09%	0	0	0	0	0	0	36.09%
Retail - Other Retail	0	0	0	0	0	0	38.29%	0	0	0	0	0	0	38.29%	0	0	0	0	0	0	38.29%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	38.29%	0	0	0	0	0	0	38.29%	0	0	0	0	0	0	38.29%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**3,540**	**92**	**23**	**2**	**3**	**11**	**45.49%**	**3,531**	**88**	**37**	**2**	**3**	**14**	**38.10%**	**3,524**	**85**	**47**	**2**	**2**	**17**	**35.54%**

2023 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank -Girozentrale-

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							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
UNITED STATES	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	732	0	0	0	0	0	40.00%	731	0	1	0	0	0	40.00%	731	1	1	0	0	0	40.00%
	Institutions	296	0	0	0	0	0	3.68%	296	0	0	0	0	0	3.59%	296	0	1	0	0	0	3.25%
	Corporates	1,615	156	38	7	5	10	25.40%	1,352	374	83	2	20	20	24.63%	1,340	339	130	2	21	31	24.22%
	Corporates - Of Which: Specialised Lending	1,111	90	26	2	2	5	19.37%	1,101	81	45	2	2	9	20.03%	1,091	73	63	2	2	13	20.29%
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	35.73%	0	0	0	0	0	0	35.73%	0	0	0	0	0	0	35.73%
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	35.73%	0	0	0	0	0	0	35.73%	0	0	0	0	0	0	35.73%
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	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	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**2,643**	**157**	**38**	**7**	**5**	**10**	**25.40%**	**2,379**	**375**	**84**	**3**	**20**	**21**	**24.63%**	**2,367**	**340**	**131**	**3**	**21**	**32**	**24.23%**

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							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
NETHERLANDS	**Central banks**	63	0	0	0	0	0	20.24%	63	0	0	0	0	0	20.24%	63	0	0	0	0	0	20.24%
	Central governments	123	0	0	0	0	0	40.00%	123	0	0	0	0	0	40.00%	122	0	0	0	0	0	40.00%
	Institutions	66	0	0	0	0	0	14.34%	66	0	0	0	0	0	14.38%	66	0	0	0	0	0	14.40%
	Corporates	2,451	206	17	3	6	5	30.66%	2,548	95	30	2	3	9	30.19%	2,563	70	40	2	1	12	30.08%
	Corporates - Of Which: Specialised Lending	1,276	77	7	2	1	2	26.41%	1,347	1	13	1	0	4	27.19%	1,342	1	18	1	0	5	27.54%
	Corporates - Of Which: SME	85	30	1	0	2	0	31.26%	114	0	2	0	0	0	31.54%	113	0	2	0	0	1	31.62%
	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	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	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**2,702**	**206**	**17**	**3**	**6**	**5**	**30.63%**	**2,800**	**96**	**30**	**2**	**3**	**9**	**30.16%**	**2,814**	**71**	**40**	**2**	**1**	**12**	**30.05%**

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							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
IRELAND	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
	Institutions	65	0	0	0	0	0	42.89%	65	0	0	0	0	0	42.95%	65	0	0	0	0	0	43.00%
	Corporates	1,264	226	34	1	8	9	25.25%	1,272	202	50	1	7	12	23.13%	1,285	177	62	1	5	14	22.40%
	Corporates - Of Which: Specialised Lending	1,007	152	31	1	6	8	26.40%	1,016	130	43	1	5	10	24.49%	1,015	123	52	1	4	12	23.77%
	Corporates - Of Which: SME	42	0	0	0	0	0	28.30%	42	0	0	0	0	0	28.30%	42	0	0	0	0	0	28.30%
	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	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	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,334**	**226**	**34**	**1**	**8**	**9**	**25.28%**	**1,343**	**202**	**50**	**1**	**7**	**12**	**23.18%**	**1,356**	**177**	**62**	**1**	**5**	**14**	**22.46%**

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							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
FRANCE	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	162	0	0	0	0	0	40.00%	162	0	0	0	0	0	40.00%	162	0	0	0	0	0	40.00%
	Institutions	182	0	0	0	0	0	12.36%	182	0	0	0	0	0	11.00%	182	0	0	0	0	0	10.93%
	Corporates	2,186	255	52	2	11	37	70.64%	2,167	262	64	2	11	40	63.20%	2,170	248	74	2	9	44	58.86%
	Corporates - Of Which: Specialised Lending	1,544	82	5	1	2	1	25.92%	1,532	99	11	1	2	3	26.00%	1,535	90	16	1	2	4	26.04%
	Corporates - Of Which: SME	50	0	0	0	0	0	24.83%	49	0	0	0	0	0	24.80%	49	0	0	0	0	0	24.84%
	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	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	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**2,530**	**256**	**52**	**2**	**11**	**37**	**70.46%**	**2,511**	**262**	**64**	**2**	**11**	**41**	**62.90%**	**2,514**	**248**	**75**	**2**	**9**	**44**	**58.54%**

2023 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank -Girozentrale-

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	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
AUSTRIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	589	0	0	0	0	0	40.00%	589	0	0	0	0	0	40.00%	588	1	0	0	0	0	40.00%
	Institutions	61	0	0	0	0	0	21.83%	61	0	0	0	0	0	21.52%	61	0	0	0	0	0	21.48%
	Corporates	846	9	3	1	1	1	36.82%	844	8	6	1	1	2	36.47%	842	8	8	1	0	3	36.42%
	Corporates - Of Which: Specialised Lending	133	0	0	0	0	0	14.54%	132	0	1	0	0	0	14.51%	132	0	1	0	0	0	14.52%
	Corporates - Of Which: SME	48	0	0	0	0	0	30.06%	48	0	0	0	0	0	30.51%	48	0	0	0	0	0	30.46%
	Retail	0	0	0	0	0	0	39.12%	0	0	0	0	0	0	39.06%	0	0	0	0	0	0	39.00%
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	34.69%	0	0	0	0	0	0	34.69%	0	0	0	0	0	0	34.69%
	Retail - Other Retail	0	0	0	0	0	0	39.30%	0	0	0	0	0	0	39.30%	0	0	0	0	0	0	39.30%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	39.30%	0	0	0	0	0	0	39.30%	0	0	0	0	0	0	39.30%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,497**	**9**	**3**	**1**	**1**	**1**	**36.77%**	**1,494**	**9**	**6**	**1**	**1**	**2**	**36.39%**	**1,492**	**9**	**9**	**1**	**0**	**3**	**36.35%**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	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
CANADA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	263	0	0	0	0	0	40.00%	262	0	0	0	0	0	40.00%	262	0	1	0	0	0	40.00%
	Institutions	220	0	0	0	0	0	8.22%	220	0	0	0	0	0	8.14%	220	0	0	0	0	0	7.78%
	Corporates	329	0	0	0	0	0	38.42%	328	0	1	0	0	0	38.43%	328	0	1	0	0	0	38.44%
	Corporates - Of Which: Specialised Lending	62	0	0	0	0	0	18.87%	62	0	0	0	0	0	18.87%	62	0	0	0	0	0	18.87%
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	1	0	0	0	0	0	19.59%	1	0	0	0	0	0	19.59%	1	0	0	0	0	0	19.59%
	Retail - Secured on real estate property	1	0	0	0	0	0	19.43%	1	0	0	0	0	0	19.43%	1	0	0	0	0	0	19.43%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	19.43%	1	0	0	0	0	0	19.43%	1	0	0	0	0	0	19.43%
	Retail - Qualifying Revolving	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%	0	0	0	0	0	0	40.10%
	Retail - Other Retail	0	0	0	0	0	0	38.04%	0	0	0	0	0	0	38.04%	0	0	0	0	0	0	38.04%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	38.04%	0	0	0	0	0	0	38.04%	0	0	0	0	0	0	38.04%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**812**	**0**	**1**	**0**	**0**	**0**	**35.21%**	**811**	**0**	**1**	**0**	**0**	**0**	**35.14%**	**811**	**1**	**2**	**0**	**0**	**1**	**35.11%**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	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
SWEDEN	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
	Institutions	171	0	0	0	0	0	21.83%	171	0	0	0	0	0	21.84%	171	0	0	0	0	0	21.84%
	Corporates	356	172	4	0	5	1	29.41%	355	169	7	0	5	2	29.47%	354	167	11	0	4	3	29.42%
	Corporates - Of Which: Specialised Lending	175	71	2	0	2	1	24.24%	174	69	4	0	2	1	24.24%	173	68	6	0	2	2	24.24%
	Corporates - Of Which: SME	25	6	0	0	0	0	29.95%	25	6	0	0	0	0	29.96%	25	6	1	0	0	0	29.97%
	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	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	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**536**	**172**	**4**	**0**	**5**	**1**	**29.21%**	**534**	**170**	**8**	**0**	**5**	**2**	**29.27%**	**533**	**167**	**11**	**0**	**4**	**3**	**29.23%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank -Girozentrale-

Norddeutsche Landesbank - Girozentrale-

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							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
Central banks	319	0	0	0	0	0	29.41%	319	0	0	0	0	0	29.38%	319	0	0	0	0	0	29.43%
Central governments	3,772	65	6	2	1	3	40.00%	3,766	65	12	2	0	5	40.00%	3,760	65	18	2	0	7	40.00%
Institutions	8,436	66	17	2	1	4	21.62%	8,410	79	31	1	1	6	19.73%	8,440	40	40	1	0	8	18.92%
Corporates	47,860	7,225	1,265	90	340	479	37.87%	45,708	8,634	2,009	73	445	702	34.93%	44,803	8,800	2,748	66	437	919	33.46%
Corporates - Of Which: Specialised Lending	17,497	1,822	388	28	83	130	33.56%	16,515	2,521	672	23	113	203	30.21%	15,986	2,758	963	20	123	277	28.80%
Corporates - Of Which: SME	3,290	575	86	8	39	38	43.99%	3,308	495	148	8	36	59	39.87%	3,085	663	202	7	51	77	38.16%
Retail	2,348	245	30	3	19	9	30.62%	2,328	244	51	3	23	17	32.51%	2,320	235	68	2	20	23	33.21%
Retail - Secured on real estate property	1,422	112	14	2	7	3	23.86%	1,411	112	24	2	10	7	27.94%	1,406	108	33	1	9	10	29.71%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	1,422	112	14	2	7	3	23.86%	1,411	112	24	2	10	7	27.94%	1,406	108	33	1	9	10	29.71%
Retail - Qualifying Revolving	146	5	1	0	0	0	39.46%	145	5	2	0	0	1	38.12%	145	5	2	0	0	1	37.17%
Retail - Other Retail	780	128	15	1	12	6	36.09%	772	127	25	1	12	9	36.64%	769	122	33	1	10	12	36.54%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	780	128	15	1	12	6	36.09%	772	127	25	1	12	9	36.64%	769	122	33	1	10	12	36.54%
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%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**62,736**	**7,601**	**1,319**	**97**	**361**	**494**	**37.50%**	**60,530**	**9,022**	**2,104**	**78**	**470**	**729**	**34.67%**	**59,641**	**9,140**	**2,875**	**71**	**457**	**957**	**33.29%**

GERMANY

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							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
Central banks	101	0	0	0	0	0	-	101	0	0	0	0	0	-	101	0	0	0	0	0	-
Central governments	649	0	0	0	0	0	40.00%	649	0	0	0	0	0	40.00%	649	1	0	0	0	0	40.00%
Institutions	3,470	65	13	2	1	3	23.16%	3,459	64	24	1	1	5	20.55%	3,480	36	32	1	0	6	19.49%
Corporates	31,246	4,760	782	59	238	309	39.56%	30,106	5,444	1,237	49	309	453	36.64%	29,296	5,787	1,705	45	321	599	35.16%
Corporates - Of Which: Specialised Lending	6,173	589	109	7	32	33	30.00%	5,906	771	194	6	44	53	27.20%	5,827	754	289	6	49	76	26.24%
Corporates - Of Which: SME	2,931	538	84	7	36	37	44.13%	2,950	459	144	8	34	58	39.94%	2,700	656	197	6	51	75	38.21%
Retail	2,347	245	30	3	19	9	30.62%	2,327	244	51	3	23	17	32.51%	2,319	235	68	2	20	23	33.21%
Retail - Secured on real estate property	1,421	112	14	2	7	3	23.86%	1,410	112	24	2	10	7	27.94%	1,405	108	33	1	9	10	29.71%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	1,421	112	14	2	7	3	23.86%	1,410	112	24	2	10	7	27.94%	1,405	108	33	1	9	10	29.71%
Retail - Qualifying Revolving	146	5	1	0	0	0	39.46%	145	5	2	0	0	1	38.12%	145	5	2	0	0	1	37.17%
Retail - Other Retail	780	128	15	1	12	6	36.09%	772	127	25	1	12	9	36.64%	769	122	33	1	10	12	36.54%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	780	128	15	1	12	6	36.09%	772	127	25	1	12	9	36.64%	769	122	33	1	10	12	36.54%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**37,814**	**5,069**	**826**	**63**	**258**	**322**	**38.97%**	**36,643**	**5,753**	**1,313**	**53**	**333**	**475**	**36.19%**	**35,846**	**6,058**	**1,805**	**49**	**341**	**628**	**34.81%**

LUXEMBOURG

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							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
Central banks	122	0	0	0	0	0	-	122	0	0	0	0	0	-	122	0	0	0	0	0	-
Central governments	72	0	0	0	0	0	40.00%	72	0	0	0	0	0	40.00%	72	0	0	0	0	0	40.00%
Institutions	2,913	1	1	0	0	0	28.35%	2,911	2	2	0	0	0	28.35%	2,910	3	2	0	0	1	28.35%
Corporates	1,584	111	18	2	3	4	19.84%	1,544	140	29	2	5	7	24.80%	1,427	247	38	2	7	10	26.76%
Corporates - Of Which: Specialised Lending	997	57	6	2	2	2	31.93%	959	87	14	1	3	5	32.95%	877	162	21	1	5	7	32.95%
Corporates - Of Which: SME	97	0	0	0	0	0	43.35%	97	0	0	0	0	0	38.31%	97	0	1	0	0	0	33.71%
Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
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	-
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%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**4,692**	**112**	**19**	**3**	**3**	**4**	**20.10%**	**4,650**	**142**	**30**	**2**	**5**	**8**	**24.99%**	**4,532**	**250**	**40**	**2**	**7**	**11**	**26.85%**

UNITED KINGDOM

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							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
Central banks	27	0	0	0	0	0	40.14%	27	0	0	0	0	0	39.63%	27	0	0	0	0	0	39.35%
Central governments	56	0	0	0	0	0	40.00%	56	0	0	0	0	0	40.00%	56	0	0	0	0	0	40.00%
Institutions	115	0	0	0	0	0	3.54%	115	0	1	0	0	0	3.54%	115	0	1	0	0	0	3.54%
Corporates	3,320	109	28	4	7	13	45.54%	3,140	267	49	4	13	19	38.70%	2,982	393	81	3	18	29	35.17%
Corporates - Of Which: Specialised Lending	2,968	98	18	4	6	6	30.16%	2,797	251	37	4	13	11	30.38%	2,637	380	67	3	18	20	30.25%
Corporates - Of Which: SME	11	0	0	0	0	0	88.59%	11	0	0	0	0	0	86.68%	11	0	0	0	0	0	85.11%
Retail	0	0	0	0	0	0	23.25%	0	0	0	0	0	0	22.71%	0	0	0	0	0	0	22.20%
Retail - Secured on real estate property	0	0	0	0	0	0	20.42%	0	0	0	0	0	0	19.91%	0	0	0	0	0	0	19.43%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	20.42%	0	0	0	0	0	0	19.91%	0	0	0	0	0	0	19.43%
Retail - Qualifying Revolving	0	0	0	0	0	0	39.05%	0	0	0	0	0	0	37.98%	0	0	0	0	0	0	37.00%
Retail - Other Retail	0	0	0	0	0	0	40.36%	0	0	0	0	0	0	39.62%	0	0	0	0	0	0	38.93%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	40.36%	0	0	0	0	0	0	39.62%	0	0	0	0	0	0	38.93%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**3,519**	**109**	**29**	**4**	**7**	**13**	**45.02%**	**3,339**	**267**	**50**	**4**	**13**	**19**	**38.24%**	**3,180**	**393**	**83**	**3**	**18**	**29**	**34.92%**

2023 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank -Girozentrale-

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							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
UNITED STATES	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	732	0	0	0	0	0	40.00%	731	0	1	0	0	0	40.00%	731	1	1	0	0	0	40.00%
	Institutions	296	0	0	0	0	0	4.29%	296	0	1	0	0	0	5.71%	296	0	1	0	0	0	5.00%
	Corporates	1,200	546	63	5	20	18	28.40%	986	635	188	3	37	49	26.11%	763	743	304	2	40	76	24.89%
	Corporates - Of Which: Specialised Lending	787	393	48	3	13	12	24.88%	736	351	140	3	15	34	24.37%	540	466	222	2	18	52	23.61%
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	38.66%	0	0	0	0	0	0	37.61%	0	0	0	0	0	0	36.63%
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	38.66%	0	0	0	0	0	0	37.61%	0	0	0	0	0	0	36.63%
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	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	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**2,228**	**546**	**64**	**5**	**20**	**18**	**28.30%**	**2,013**	**636**	**189**	**3**	**37**	**49**	**26.08%**	**1,789**	**744**	**305**	**2**	**40**	**76**	**24.87%**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							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
NETHERLANDS	**Central banks**	63	0	0	0	0	0	20.24%	63	0	0	0	0	0	20.24%	63	0	0	0	0	0	20.24%
	Central governments	123	0	0	0	0	0	40.00%	123	0	0	0	0	0	40.00%	122	0	0	0	0	0	40.00%
	Institutions	66	0	0	0	0	0	14.40%	66	0	0	0	0	0	14.41%	66	0	0	0	0	0	14.41%
	Corporates	2,322	332	20	5	14	7	35.62%	2,309	324	41	3	11	15	37.18%	2,421	197	55	3	6	21	37.49%
	Corporates - Of Which: Specialised Lending	1,232	121	8	3	4	3	32.89%	1,224	120	17	2	2	6	36.05%	1,294	43	23	2	0	9	37.00%
	Corporates - Of Which: SME	85	30	1	0	3	0	36.64%	84	29	2	0	2	1	37.76%	113	0	3	0	0	1	37.81%
	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	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	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**2,573**	**332**	**20**	**5**	**14**	**7**	**35.54%**	**2,560**	**324**	**41**	**3**	**11**	**15**	**37.09%**	**2,672**	**197**	**56**	**3**	**6**	**21**	**37.41%**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							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
IRELAND	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
	Institutions	65	0	0	0	0	0	43.01%	65	0	0	0	0	0	42.60%	65	0	0	0	0	0	42.58%
	Corporates	1,263	222	39	1	11	10	26.08%	1,107	351	66	1	15	16	23.41%	1,265	180	78	1	3	18	22.92%
	Corporates - Of Which: Specialised Lending	1,006	149	34	1	8	9	27.21%	925	210	55	0	10	14	24.83%	1,013	113	64	0	2	16	24.35%
	Corporates - Of Which: SME	42	0	0	0	0	0	33.95%	42	0	0	0	0	0	33.01%	42	0	0	0	0	0	32.15%
	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	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	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,333**	**222**	**39**	**2**	**11**	**10**	**26.15%**	**1,177**	**351**	**67**	**1**	**15**	**16**	**23.51%**	**1,336**	**180**	**79**	**1**	**3**	**18**	**23.01%**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							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
FRANCE	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	162	0	0	0	0	0	40.00%	162	0	0	0	0	0	40.00%	162	0	0	0	0	0	40.00%
	Institutions	182	0	0	0	0	0	13.47%	182	0	1	0	0	0	13.15%	181	0	1	0	0	0	12.57%
	Corporates	2,177	263	53	3	15	39	73.82%	2,115	309	68	2	16	45	65.83%	2,167	246	80	2	9	49	61.58%
	Corporates - Of Which: Specialised Lending	1,536	100	6	2	2	2	31.43%	1,529	99	13	1	2	4	31.68%	1,533	50	18	1	2	6	31.53%
	Corporates - Of Which: SME	50	0	0	0	0	0	29.62%	49	0	0	0	0	0	28.78%	49	0	0	0	0	0	28.12%
	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	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	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**2,521**	**263**	**54**	**3**	**15**	**39**	**73.43%**	**2,459**	**309**	**69**	**3**	**16**	**45**	**65.28%**	**2,510**	**246**	**81**	**2**	**9**	**49**	**61.05%**

2023 EU-wide Stress Test: Credit risk IRB

Norddeutsche Landesbank -Girozentrale-

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							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
AUSTRIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	589	0	0	0	0	0	40.00%	589	0	0	0	0	0	40.00%	588	1	0	0	0	0	40.00%
	Institutions	61	0	0	0	0	0	21.37%	61	0	0	0	0	0	21.47%	61	0	0	0	0	0	21.46%
	Corporates	719	136	4	1	8	2	41.46%	716	134	8	1	7	3	41.16%	841	7	11	1	0	4	40.86%
	Corporates - Of Which: Specialised Lending	132	0	0	0	0	0	25.61%	132	0	1	0	0	0	29.89%	132	0	1	0	0	0	31.27%
	Corporates - Of Which: SME	48	0	0	0	0	0	34.01%	48	0	0	0	0	0	35.42%	48	0	0	0	0	0	35.70%
	Retail	0	0	0	0	0	0	41.26%	0	0	0	0	0	0	40.74%	0	0	0	0	0	0	40.41%
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	37.53%	0	0	0	0	0	0	36.51%	0	0	0	0	0	0	35.56%
	Retail - Other Retail	0	0	0	0	0	0	41.42%	0	0	0	0	0	0	41.01%	0	0	0	0	0	0	40.85%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	41.42%	0	0	0	0	0	0	41.01%	0	0	0	0	0	0	40.85%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,369**	**136**	**5**	**1**	**8**	**2**	**40.72%**	**1,366**	**135**	**9**	**1**	**7**	**4**	**40.45%**	**1,490**	**7**	**12**	**1**	**0**	**5**	**40.25%**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							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
CANADA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	263	0	0	0	0	0	40.00%	262	0	0	0	0	0	40.00%	262	0	1	0	0	0	40.00%
	Institutions	220	0	0	0	0	0	8.85%	220	0	0	0	0	0	10.30%	220	0	0	0	0	0	9.58%
	Corporates	329	0	1	0	0	0	43.42%	328	0	1	0	0	0	42.63%	328	0	1	0	0	1	41.87%
	Corporates - Of Which: Specialised Lending	62	0	0	0	0	0	22.68%	62	0	0	0	0	0	22.08%	62	0	0	0	0	0	21.46%
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	1	0	0	0	0	0	26.25%	1	0	0	0	0	0	27.61%	1	0	0	0	0	0	28.25%
	Retail - Secured on real estate property	1	0	0	0	0	0	26.11%	1	0	0	0	0	0	27.50%	1	0	0	0	0	0	28.15%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	26.11%	1	0	0	0	0	0	27.50%	1	0	0	0	0	0	28.15%
	Retail - Qualifying Revolving	0	0	0	0	0	0	43.39%	0	0	0	0	0	0	42.21%	0	0	0	0	0	0	41.12%
	Retail - Other Retail	0	0	0	0	0	0	40.09%	0	0	0	0	0	0	39.36%	0	0	0	0	0	0	38.67%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	40.09%	0	0	0	0	0	0	39.36%	0	0	0	0	0	0	38.67%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**812**	**0**	**1**	**0**	**0**	**0**	**36.37%**	**811**	**0**	**2**	**0**	**0**	**1**	**36.63%**	**810**	**1**	**2**	**0**	**0**	**1**	**36.43%**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							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
SWEDEN	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
	Institutions	171	0	0	0	0	0	21.83%	171	0	0	0	0	0	21.84%	171	0	1	0	0	0	21.84%
	Corporates	335	193	4	0	7	1	34.64%	334	190	8	0	7	3	34.00%	354	167	12	0	4	4	33.11%
	Corporates - Of Which: Specialised Lending	175	70	2	0	3	1	29.07%	174	69	4	0	3	1	28.28%	173	68	6	0	2	2	27.53%
	Corporates - Of Which: SME	25	6	0	0	0	0	35.91%	25	6	0	0	0	0	34.94%	25	6	1	0	0	0	34.04%
	Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	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	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**514**	**193**	**4**	**0**	**7**	**1**	**33.87%**	**513**	**190**	**9**	**0**	**7**	**3**	**33.37%**	**533**	**167**	**12**	**0**	**4**	**4**	**32.62%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank -Girozentrale-

		Actual										
		31/12/2022*										
		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
(mln EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Norddeutsche Landesbank -Girozentrale-	Central banks	1.949	0	0	0	1.949	0	0	0	0	0	0.00%
	Central governments	1.141	0	0	0	1.132	0	10	0	0	1	6.45%
	Regional governments or local authorities	17.114	0	6	0	16.235	355	121	12	15	13	11.00%
	Public sector entities	5.092	0	157	0	5.125	164	1	0	1	0	23.02%
	Multilateral Development Banks	708	0	0	0	669	0	0	0	0	0	0.00%
	International Organisations	201	0	0	0	158	0	0	0	0	0	0.00%
	Institutions	11.828	0	12	0	12.445	8	0	1	0	0	0.00%
	Corporates	2.442	43	1.991	51	2.588	253	67	7	4	35	51.47%
	of which: SME	362	0	352	0	338	25	0	2	2	0	0.00%
	Retail	0	1	0	1	0	0	1	0	0	0	6.02%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	69	0	21	0	60	2	0	0	0	0	0.00%
	of which: SME	47	0	13	0	46	1	0	0	0	0	0.00%
	Items associated with particularly high risk	26	0	39	0	0	20	0	0	3	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	10	0	9	0	0	0	0	0	0	0	0.00%
	Equity	413	0	522	0	413	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	97	0	115	0	0	0	0	0	0	0	0.00%
	Standardised Total	41,090	44	2,873	52	40,781	802	200	20	24	49	24.38%

		Actual										
		31/12/2022*										
		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
(mln EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
GERMANY	Central banks	1.949	0	0	0	1.949	0	0	0	0	0	0.00%
	Central governments	124	0	0	0	84	0	0	0	0	0	0.00%
	Regional governments or local authorities	16.129	0	1	0	15.526	216	25	12	8	3	12.45%
	Public sector entities	4.635	0	7	0	4.845	16	1	0	0	0	23.02%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	11.827	0	12	0	12.445	8	0	1	0	0	0.00%
	Corporates	1.377	18	1.375	22	1.663	169	13	6	3	8	53.16%
	of which: SME	362	0	352	0	338	25	0	2	2	0	0.00%
	Retail	0	1	0	1	0	0	1	0	0	0	5.31%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	62	0	19	0	60	2	0	0	0	0	0.00%
	of which: SME	47	0	13	0	46	1	0	0	0	0	0.00%
	Items associated with particularly high risk	26	0	39	0	0	20	0	0	3	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	410	0	515	0	410	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	13	0	13	0	0	0	0	0	0	0	0.00%
	Standardised Total	36,542	20	1,981	28	36,982	430	41	19	14	11	27.35%

		Actual										
		31/12/2022*										
		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
(mln EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	688	0	0	0	631	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	613	0	0	0	614	0	0	0	0	0	0.00%
	International Organisations	76	0	0	0	21	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	10	0	9	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	72	0	90	0	0	0	0	0	0	0	0.00%
	Standardised Total	1,379	0	99	0	1,266	0	0	0	0	0	0.00%

		Actual										
		31/12/2022*										
		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
(mln EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	3	0	0	0	0	0	3	0	0	3	100.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	370	0	13	0	415	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	373	0	13	0	415	0	3	0	0	3	100.00%

2023 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank -Girozentrale-

UNITED STATES

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	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
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	545	0	5	0	528	14	0	0	0	0	0.00%
Public sector entities	467	0	150	0	281	148	0	0	1	0	0.00%
Multilateral Development Banks	40	0	0	0	45	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
Corporates	155	0	131	0	198	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	0	0	0	0	88.07%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	1	0	1	0	1	0	0	0	0	0	0.00%
Securitisation											
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	**1,208**	**0**	**286**	**0**	**1,054**	**162**	**0**	**0**	**1**	**0**	**88.07%**

NETHERLANDS

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	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
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	9	0	0	0	9	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	**9**	**0**	**0**	**0**	**9**	**0**	**0**	**0**	**0**	**0**	**0.00%**

IRELAND

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	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
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	45	0	0	0	51	0	0	0	0	0	0.00%
Regional governments or local authorities	152	0	0	0	98	32	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
Corporates	351	24	351	24	164	73	52	0	0	27	50.99%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	**548**	**24**	**351**	**24**	**313**	**104**	**52**	**0**	**0**	**27**	**50.99%**

FRANCE

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	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
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	8	0	0	0	8	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	55	0	0	0	10	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	**63**	**0**	**0**	**0**	**19**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2023 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank -Girozentrale-

	(mln EUR, %)	Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts								
		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
AUSTRIA	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	88.07%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	1	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	1	0	0	0	1	0	0	0	0	0	88.07%

	(mln EUR, %)	Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts								
		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
CANADA	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0.00%

	(mln EUR, %)	Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts								
		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
SWEDEN	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	186	0	0	0	188	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	186	0	0	0	188	0	0	0	0	0	0.00%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank -Girozentrale-

Norddeutsche Landesbank -Girozentrale-

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							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
Central banks	1,946	1	2	0	0	0	0.00%	1,943	1	3	0	0	0	0.00%	1,941	2	2	0	0	0	0.00%
Central governments	1,130	0	12	1	0	5	40.00%	1,128	1	13	1	0	5	40.00%	1,127	1	14	1	0	6	40.00%
Regional governments or local authorities	16,287	280	144	1	1	59	41.19%	16,281	269	162	1	1	66	41.06%	16,274	261	176	1	0	72	40.97%
Public sector entities	5,107	178	5	0	1	1	12.73%	5,123	159	8	0	1	1	12.29%	5,120	159	12	0	1	1	12.32%
Multilateral Development Banks	669	0	0	0	0	0	32.77%	669	0	0	0	0	0	32.78%	668	0	0	0	0	0	32.77%
International Organisations	158	0	0	0	0	0	19.93%	158	0	0	0	0	0	19.93%	158	0	0	0	0	0	19.93%
Institutions	12,439	11	3	1	0	1	29.87%	12,432	15	6	1	0	2	30.12%	12,427	18	8	1	0	2	30.17%
Corporates	2,552	273	84	4	4	40	47.95%	2,548	261	109	4	3	46	45.63%	2,539	256	114	4	2	50	44.23%
of which: SME	332	28	4	1	1	2	38.83%	333	23	8	1	1	3	38.68%	331	21	11	1	1	4	38.65%
Retail	0	0	1	0	0	0	6.28%	0	0	1	0	0	0	6.28%	0	0	1	0	0	0	6.28%
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%
Secured by mortgages on immovable property	59	8	1	0	0	0	7.47%	62	4	2	0	0	0	7.62%	64	2	2	0	0	0	7.70%
of which: SME	40	7	1	0	0	0	7.01%	43	3	1	0	0	0	7.09%	44	1	2	0	0	0	7.16%
Items associated with particularly high risk	0	17	3	0	2	1	39.95%	0	15	5	0	1	2	40.00%	0	13	7	0	1	3	40.00%
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%
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%
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%
Equity	412	0	1	1	0	1	100.00%	412	0	1	1	0	1	100.00%	411	0	2	1	0	2	100.00%
Securitisation																						
Other exposures	0	0	0	0	0	0	0.00%	0	0	3	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	40,760	768	256	7	8	108	42.25%	40,756	724	303	7	6	124	40.80%	40,728	712	344	7	5	138	40.04%

GERMANY

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							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
Central banks	1,946	1	2	0	0	0	0.00%	1,943	1	3	0	0	0	0.00%	1,941	2	2	0	0	0	0.00%
Central governments	84	0	0	0	0	0	40.00%	84	0	0	0	0	0	40.00%	84	0	0	0	0	0	40.00%
Regional governments or local authorities	15,557	184	26	0	0	10	40.00%	15,551	189	27	0	0	11	40.00%	15,545	193	28	0	0	11	40.00%
Public sector entities	4,824	34	3	0	0	0	7.08%	4,840	15	8	0	0	0	5.48%	4,838	16	8	0	0	0	4.88%
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%
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%
Institutions	12,439	11	3	1	0	1	29.87%	12,432	15	6	1	0	2	30.12%	12,427	18	8	1	0	2	30.17%
Corporates	1,629	190	28	4	3	13	46.19%	1,627	180	46	3	2	18	43.76%	1,621	176	50	3	2	21	42.58%
of which: SME	332	28	4	1	1	2	38.83%	333	23	8	1	1	3	38.68%	331	21	11	1	1	4	38.65%
Retail	0	0	1	0	0	0	5.53%	0	0	1	0	0	0	5.53%	0	0	1	0	0	0	5.53%
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%
Secured by mortgages on immovable property	53	7	1	0	0	0	7.39%	56	4	2	0	0	0	7.51%	58	2	2	0	0	0	7.58%
of which: SME	40	7	1	0	0	0	7.01%	43	3	1	0	0	0	7.09%	44	1	2	0	0	0	7.16%
Items associated with particularly high risk	0	17	3	0	2	1	39.95%	0	15	5	0	1	2	40.00%	0	13	7	0	1	3	40.00%
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%
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%
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%
Equity	409	0	1	1	0	1	100.00%	408	0	1	1	0	1	100.00%	407	0	2	1	0	2	100.00%
Securitisation																						
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%
Standardised Total	36,941	444	68	6	5	27	38.89%	36,943	418	93	5	4	34	37.00%	36,921	420	114	5	3	41	35.96%

LUXEMBOURG

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							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
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%
Central governments	631	0	0	0	0	0	40.00%	630	0	0	0	0	0	40.00%	630	0	0	0	0	0	40.00%
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%
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%
Multilateral Development Banks	614	0	0	0	0	0	32.38%	613	0	0	0	0	0	32.37%	613	1	0	0	0	0	32.37%
International Organisations	21	0	0	0	0	0	19.98%	21	0	0	0	0	0	19.98%	21	0	0	0	0	0	19.98%
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%
Corporates	0	0	0	0	0	0	88.05%	0	0	0	0	0	0	88.05%	0	0	0	0	0	0	88.05%
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%
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%
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%
Secured by mortgages on 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%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																						
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%
Standardised Total	1,265	0	0	0	0	0	34.86%	1,265	1	0	0	0	0	35.09%	1,264	1	0	0	0	0	35.16%

UNITED KINGDOM

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							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
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%
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%
Regional governments or local authorities	0	0	3	0	0	3	100.00%	0	0	3	0	0	3	100.00%	0	0	3	0	0	3	100.00%
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%
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%
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%
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%
Corporates	415	0	0	0	0	0	44.45%	414	0	0	0	0	0	44.60%	414	1	1	0	0	0	44.74%
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%
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%
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%
Secured by mortgages on immovable property	0	0	0	0	0	0	1.80%	0	0	0	0	0	0	1.80%	0	0	0	0	0	0	1.80%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																						
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%
Standardised Total	415	0	3	0	0	3	95.86%	415	0	3	0	0	3	92.34%	415	1	3	0	0	3	90.17%

2023 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank -Girozentrale-

UNITED STATES

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							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
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%
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%
Regional governments or local authorities	528	13	1	0	0	0	40.00%	528	13	2	0	0	1	40.00%	527	12	3	0	0	1	40.00%
Public sector entities	283	144	1	0	1	0	27.76%	283	144	3	0	1	1	27.76%	282	143	4	0	1	1	27.77%
Multilateral Development Banks	45	0	0	0	0	0	37.47%	45	0	0	0	0	0	37.46%	45	0	0	0	0	0	37.46%
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%
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%
Corporates	198	0	1	0	0	0	27.21%	197	0	1	0	0	0	27.31%	197	0	2	0	0	0	27.37%
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%
Retail	0	0	0	0	0	0	93.08%	0	0	0	0	0	0	93.08%	0	0	0	0	0	0	93.08%
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%
Secured by mortgages on immovable property	1	0	0	0	0	0	4.02%	1	0	0	0	0	0	4.02%	1	0	0	0	0	0	4.02%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																					
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%
Standardised Total	**1,056**	**158**	**3**	**0**	**1**	**1**	**31.99%**	**1,054**	**156**	**6**	**0**	**1**	**2**	**31.91%**	**1,053**	**155**	**8**	**0**	**1**	**3**	**31.84%**

NETHERLANDS

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							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
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%
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%
Regional governments or local authorities	9	0	0	0	0	0	40.00%	9	0	0	0	0	0	40.00%	9	0	0	0	0	0	40.00%
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%
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%
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%
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%
Corporates	0	0	0	0	0	0	88.13%	0	0	0	0	0	0	88.13%	0	0	0	0	0	0	88.13%
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%
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%
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%
Secured by mortgages on 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%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																					
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%
Standardised Total	**9**	**0**	**0**	**0**	**0**	**0**	**41.36%**	**9**	**0**	**0**	**0**	**0**	**0**	**41.37%**	**9**	**0**	**0**	**0**	**0**	**0**	**41.34%**

IRELAND

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							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
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%
Central governments	51	0	0	0	0	0	40.00%	51	0	0	0	0	0	40.00%	51	0	0	0	0	0	40.00%
Regional governments or local authorities	120	9	0	0	0	0	40.00%	120	9	0	0	0	0	40.00%	120	9	1	0	0	0	40.00%
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%
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%
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%
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%
Corporates	164	71	55	0	0	27	49.14%	163	69	57	0	0	27	47.37%	162	68	59	0	0	27	46.13%
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%
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%
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%
Secured by mortgages on 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%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																					
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%
Standardised Total	**335**	**80**	**55**	**0**	**0**	**27**	**49.09%**	**334**	**78**	**58**	**0**	**0**	**27**	**47.30%**	**333**	**77**	**60**	**0**	**0**	**28**	**46.05%**

FRANCE

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							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
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%
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%
Regional governments or local authorities	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
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%
Multilateral Development Banks	10	0	0	0	0	0	35.77%	10	0	0	0	0	0	35.77%	10	0	0	0	0	0	35.77%
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%
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%
Corporates	0	0	0	0	0	0	83.61%	0	0	0	0	0	0	83.61%	0	0	0	0	0	0	83.61%
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%
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%
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%
Secured by mortgages on 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%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																					
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%
Standardised Total	**19**	**0**	**0**	**0**	**0**	**0**	**40.44%**	**19**	**0**	**0**	**0**	**0**	**0**	**40.16%**	**19**	**0**	**0**	**0**	**0**	**0**	**40.24%**

2023 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank -Girozentrale-

AUSTRIA

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							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
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%
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%
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%
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%
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%
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%
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%
Corporates	0	0	0	0	0	0	81.91%	0	0	0	0	0	0	83.84%	0	0	0	0	0	0	83.79%
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%
Retail	0	0	0	0	0	0	95.93%	0	0	0	0	0	0	95.93%	0	0	0	0	0	0	95.93%
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%
Secured by mortgages on immovable property	0	0	0	0	0	0	13.56%	0	0	0	0	0	0	13.56%	0	0	0	0	0	0	13.56%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																					
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%
Standardised Total	1	0	0	0	0	0	71.61%	1	0	0	0	0	0	63.40%	1	0	0	0	0	0	59.30%

CANADA

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							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
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%
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%
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%
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%
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%
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%
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%
Corporates	0	0	0	0	0	0	57.74%	0	0	0	0	0	0	57.77%	0	0	0	0	0	0	57.80%
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%
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%
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%
Secured by mortgages on immovable property	0	0	0	0	0	0	1.03%	0	0	0	0	0	0	1.03%	0	0	0	0	0	0	1.03%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																					
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%
Standardised Total	0	0	0	0	0	0	1.87%	0	0	0	0	0	0	1.87%	0	0	0	0	0	0	1.87%

SWEDEN

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							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
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%
Central governments	188	0	0	0	0	0	40.00%	186	0	0	0	0	0	40.00%	188	0	0	0	0	0	40.00%
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%
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%
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%
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%
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%
Corporates	0	0	0	0	0	0	87.83%	0	0	0	0	0	0	87.83%	0	0	0	0	0	0	87.83%
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%
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%
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%
Secured by mortgages on 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%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																					
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%
Standardised Total	188	0	0	0	0	0	40.06%	188	0	0	0	0	0	40.06%	188	0	0	0	0	0	40.05%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank -Girozentrale-

Adverse Scenario

(mln EUR, %)		31/12/2023							31/12/2024							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
Norddeutsche Landesbank -Girozentrale-	Central banks	1,946	1	2	0	0	0	0.00%	1,943	1	3	0	0	0	0.00%	1,941	2	7	0	0	0	0.00%
	Central governments	1,130	0	12	1	0	5	40.00%	1,128	1	13	1	0	5	40.00%	1,126	1	14	1	0	6	40.00%
	Regional governments or local authorities	16,287	280	144	1	1	59	41.19%	16,280	269	162	1	1	67	41.06%	16,274	261	177	1	1	72	40.97%
	Public sector entities	5,084	188	7	0	2	1	13.20%	5,084	184	12	0	1	1	11.54%	5,087	182	16	0	1	2	11.42%
	Multilateral Development Banks	669	0	0	0	0	0	32.83%	669	0	0	0	0	0	32.84%	668	1	0	0	0	0	32.81%
	International Organisations	158	0	0	0	0	0	21.58%	158	0	0	0	0	0	21.29%	158	0	0	0	0	0	21.08%
	Institutions	12,437	11	4	1	0	1	29.85%	12,430	14	8	1	0	3	29.87%	12,424	17	12	1	0	3	29.63%
	Corporates	2,435	384	96	5	10	52	58.00%	2,359	437	114	3	12	68	53.11%	2,512	266	129	3	3	66	50.95%
	of which: SME	292	67	5	1	3	2	40.88%	278	76	10	1	4	4	40.38%	326	24	13	1	1	5	40.06%
	Retail	0	0	1	0	0	0	12.50%	0	0	1	0	0	0	12.50%	0	0	1	0	0	0	12.50%
	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%
	Secured by mortgages on immovable property	52	15	2	0	1	0	14.74%	50	15	3	0	1	1	19.05%	49	14	5	0	1	1	20.91%
	of which: SME	32	13	2	0	1	0	14.62%	31	14	3	0	1	1	19.07%	30	14	4	0	1	1	21.04%
	Items associated with particularly high risk	0	16	4	0	2	2	42.40%	0	13	7	0	2	3	42.00%	0	11	9	0	1	4	41.74%
	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%
	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%
	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%
	Equity	411	0	2	2	0	2	100.00%	410	0	3	1	0	3	100.00%	409	0	5	1	0	5	100.00%
	Securitisation																					
	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%
	Standardised Total	40,620	896	267	9	16	122	45.73%	40,521	934	329	7	18	143	43.61%	40,647	763	373	7	7	159	42.45%

Adverse Scenario

(mln EUR, %)		31/12/2023							31/12/2024							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
GERMANY	Central banks	1,946	1	2	0	0	0	0.00%	1,943	1	3	0	0	0	0.00%	1,941	2	7	0	0	0	0.00%
	Central governments	84	0	0	0	0	0	40.00%	84	0	0	0	0	0	40.00%	84	0	0	0	0	0	40.00%
	Regional governments or local authorities	15,557	184	26	1	0	10	40.00%	15,551	189	27	1	0	11	40.00%	15,545	193	29	1	0	11	40.00%
	Public sector entities	4,815	42	5	0	0	0	6.28%	4,812	41	0	0	0	0	4.95%	4,805	46	12	0	0	1	4.69%
	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%
	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%
	Institutions	12,437	11	4	1	0	1	29.85%	12,430	14	8	1	0	3	29.87%	12,424	17	12	1	0	3	29.63%
	Corporates	1,514	301	33	4	9	15	47.66%	1,469	329	49	3	10	22	44.80%	1,596	190	61	3	2	27	43.65%
	of which: SME	292	67	5	1	3	2	40.88%	278	76	10	1	4	4	40.38%	326	24	13	1	1	5	40.06%
	Retail	0	0	1	0	0	0	11.76%	0	0	1	0	0	0	11.76%	0	0	1	0	0	0	11.76%
	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%
	Secured by mortgages on immovable property	46	14	2	0	1	0	14.69%	44	15	3	0	1	1	19.00%	43	14	4	0	1	1	20.87%
	of which: SME	32	13	2	0	1	0	14.62%	31	14	3	0	1	1	19.07%	30	14	4	0	1	1	21.04%
	Items associated with particularly high risk	0	16	4	0	2	2	42.40%	0	13	7	0	2	3	42.00%	0	11	9	0	1	4	41.74%
	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%
	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%
	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%
	Equity	408	0	2	2	0	2	100.00%	406	0	3	1	0	3	100.00%	405	0	5	1	0	5	100.00%
	Securitisation																					
	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%
	Standardised Total	36,807	570	78	7	12	31	40.07%	36,740	601	113	5	14	43	38.21%	36,843	473	138	5	5	51	37.17%

Adverse Scenario

(mln EUR, %)		31/12/2023							31/12/2024							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
LUXEMBOURG	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%
	Central governments	631	0	0	0	0	0	40.00%	630	0	0	0	0	0	40.00%	630	0	0	0	0	0	40.00%
	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%
	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%
	Multilateral Development Banks	614	0	0	0	0	0	32.38%	613	0	0	0	0	0	32.37%	613	1	0	0	0	0	32.37%
	International Organisations	21	0	0	0	0	0	21.61%	21	0	0	0	0	0	21.31%	21	0	0	0	0	0	21.09%
	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%
	Corporates	0	0	0	0	0	0	88.05%	0	0	0	0	0	0	88.05%	0	0	0	0	0	0	88.05%
	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%
	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%
	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%
	Secured by mortgages on 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%
	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%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	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%
	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%
	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%
	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%
	Securitisation																					
	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%
	Standardised Total	1,265	0	0	0	0	0	34.84%	1,265	1	0	0	0	0	34.75%	1,264	1	0	0	0	0	34.79%

Adverse Scenario

(mln EUR, %)		31/12/2023							31/12/2024							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
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%
	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%
	Regional governments or local authorities	0	0	3	0	0	3	100.00%	0	0	3	0	0	3	100.00%	0	0	3	0	0	3	100.00%
	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%
	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%
	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%
	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%
	Corporates	414	0	1	0	0	0	45.06%	414	0	1	0	0	1	45.07%	413	1	1	0	0	1	45.17%
	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%
	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%
	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%
	Secured by mortgages on immovable property	0	0	0	0	0	0	1.80%	0	0	0	0	0	0	1.80%	0	0	0	0	0	0	1.80%
	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%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	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%
	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%
	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%
	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%
	Securitisation																					
	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%
	Standardised Total	415	0	3	0	0	3	90.74%	414	0	4	0	0	3	83.81%	414	1	4	0	0	3	82.34%

2023 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank -Girozentrale-

UNITED STATES

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							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
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%
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%
Regional governments or local authorities	528	13	1	0	0	0	40.00%	528	13	2	0	0	1	40.00%	527	12	3	0	0	1	40.00%
Public sector entities	280	147	2	0	2	1	30.03%	282	143	3	0	1	1	29.74%	282	143	4	0	1	1	29.41%
Multilateral Development Banks	45	0	0	0	0	0	37.47%	45	0	0	0	0	0	37.46%	45	0	0	0	0	0	37.46%
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%
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%
Corporates	197	0	1	0	0	0	30.45%	197	0	2	0	0	0	30.08%	196	0	2	0	0	1	29.70%
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%
Retail	0	0	0	0	0	0	98.10%	0	0	0	0	0	0	98.10%	0	0	0	0	0	0	98.10%
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%
Secured by mortgages on immovable property	1	0	0	0	0	0	13.45%	1	0	0	0	0	0	16.20%	1	0	0	0	0	0	17.72%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																					
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%
Standardised Total	**1,052**	**161**	**4**	**0**	**2**	**1**	**32.78%**	**1,054**	**156**	**7**	**0**	**1**	**2**	**32.87%**	**1,052**	**155**	**9**	**0**	**1**	**3**	**32.72%**

NETHERLANDS

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							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
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%
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%
Regional governments or local authorities	9	0	0	0	0	0	40.00%	9	0	0	0	0	0	40.00%	9	0	0	0	0	0	40.00%
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%
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%
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%
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%
Corporates	0	0	0	0	0	0	88.13%	0	0	0	0	0	0	88.13%	0	0	0	0	0	0	88.13%
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%
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%
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%
Secured by mortgages on 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%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																					
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%
Standardised Total	**9**	**0**	**0**	**0**	**0**	**0**	**41.75%**	**9**	**0**	**0**	**0**	**0**	**0**	**41.91%**	**9**	**0**	**0**	**0**	**0**	**0**	**41.96%**

IRELAND

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							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
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%
Central governments	51	0	0	0	0	0	40.00%	51	0	0	0	0	0	40.00%	51	0	0	0	0	0	40.00%
Regional governments or local authorities	120	9	0	0	0	0	40.00%	120	9	1	0	0	0	40.00%	120	9	1	0	0	0	40.00%
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%
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%
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%
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%
Corporates	163	71	56	0	0	36	64.89%	124	96	60	0	1	36	61.00%	162	66	62	0	0	37	59.24%
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%
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%
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%
Secured by mortgages on 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%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																					
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%
Standardised Total	**334**	**80**	**56**	**0**	**0**	**36**	**64.70%**	**304**	**105**	**60**	**0**	**1**	**37**	**60.73%**	**332**	**75**	**63**	**0**	**0**	**37**	**58.90%**

FRANCE

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							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
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%
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%
Regional governments or local authorities	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%	8	0	0	0	0	0	40.00%
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%
Multilateral Development Banks	10	0	0	0	0	0	35.77%	10	0	0	0	0	0	35.77%	10	0	0	0	0	0	35.77%
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%
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%
Corporates	0	0	0	0	0	0	83.61%	0	0	0	0	0	0	83.61%	0	0	0	0	0	0	83.61%
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%
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%
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%
Secured by mortgages on 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%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																					
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%
Standardised Total	**19**	**0**	**0**	**0**	**0**	**0**	**39.85%**	**19**	**0**	**0**	**0**	**0**	**0**	**39.84%**	**19**	**0**	**0**	**0**	**0**	**0**	**40.12%**

2023 EU-wide Stress Test: Credit risk STA

Norddeutsche Landesbank -Girozentrale-

AUSTRIA

(mln EUR, %)	Adverse Scenario																				
	31/12/2023							31/12/2024							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
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%
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%
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%
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%
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%
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%
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%
Corporates	0	0	0	0	0	0	81.91%	0	0	0	0	0	0	83.80%	0	0	0	0	0	0	83.75%
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%
Retail	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%
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%
Secured by mortgages on immovable property	0	0	0	0	0	0	22.21%	0	0	0	0	0	0	29.54%	0	0	0	0	0	0	32.16%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																					
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%
Standardised Total	1	0	0	0	0	0	72.29%	1	0	0	0	0	0	66.62%	1	0	0	0	0	0	64.35%

CANADA

(mln EUR, %)	Adverse Scenario																				
	31/12/2023							31/12/2024							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
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%
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%
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%
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%
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%
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%
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%
Corporates	0	0	0	0	0	0	62.68%	0	0	0	0	0	0	64.16%	0	0	0	0	0	0	64.98%
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%
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%
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%
Secured by mortgages on immovable property	0	0	0	0	0	0	10.87%	0	0	0	0	0	0	13.72%	0	0	0	0	0	0	15.29%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																					
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%
Standardised Total	0	0	0	0	0	0	11.64%	0	0	0	0	0	0	14.47%	0	0	0	0	0	0	16.03%

SWEDEN

(mln EUR, %)	Adverse Scenario																				
	31/12/2023							31/12/2024							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
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%
Central governments	188	0	0	0	0	0	40.00%	186	0	0	0	0	0	40.00%	188	0	0	0	0	0	40.00%
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%
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%
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%
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%
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%
Corporates	0	0	0	0	0	0	87.83%	0	0	0	0	0	0	87.83%	0	0	0	0	0	0	87.83%
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%
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%
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%
Secured by mortgages on 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%
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%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%
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%
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%
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%
Securitisation																					
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%
Standardised Total	188	0	0	0	0	0	40.06%	188	0	0	0	0	0	40.05%	188	0	0	0	0	0	40.05%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Norddeutsche Landesbank -Girozentrale-

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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										
Norddeutsche Landesbank - Girozentrale-	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	127	0	63	100	1	28	1	1	0	1	1	1	63%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	22	0	8	0	18	0	3	0	1	0	0	0	0	38.52%
	Retail - Secured on real estate property	14	0	4	0	12	0	2	0	1	0	0	0	0	33.60%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-	14	0	4	0	12	0	2	0	1	0	0	0	0	33.60%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	8	0	4	0	6	0	2	0	0	0	0	0	0	55.69%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	8	0	4	0	6	0	2	0	0	0	0	0	0	55.69%
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**22**	**127**	**8**	**63**	**118**	**1**	**30**	**1**	**2**	**0**	**1**	**2**	**1**	**53.84%**

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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										
GERMANY	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	127	0	63	100	1	28	1	1	0	1	1	1	63%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	22	0	8	0	18	0	3	0	1	0	0	0	0	39%
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	14	0	4	0	12	0	2	0	1	0	0	0	0	34%
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**22**	**127**	**8**	**63**	**118**	**1**	**30**	**1**	**2**	**0**	**1**	**2**	**1**	54%

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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										
LUXEMBOURG	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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										
UNITED KINGDOM	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Norddeutsche Landesbank -Girozentrale-

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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										
UNITED STATES	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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										
NETHERLANDS	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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										
IRELAND	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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										
FRANCE	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Norddeutsche Landesbank -Girozentrale-

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
(mln EUR, %)		A-IRB	F-IRB	A-IRB	F-IRB										
AUSTRIA	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
(mln EUR, %)		A-IRB	F-IRB	A-IRB	F-IRB										
CANADA	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

		Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
(mln EUR, %)		A-IRB	F-IRB	A-IRB	F-IRB										
SWEDEN	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Norddeutsche Landesbank -Girozentrale-

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Norddeutsche Landesbank - Girozentrale-	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	80	0	66	0	4	0	0	1	1	32%	98	0	24	0	6	0	0	0	2	26%	97	0	23	0	8	0	0	0	2	24%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	17	0	4	0	1	0	0	0	0	36%	16	0	4	0	2	0	0	0	1	32%	16	0	3	0	2	0	0	0	1	31%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-SME																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	96	1	48	1	5	0	0	1	2	32.15%	114	1	28	1	8	0	0	1	2	27.81%	113	1	26	1	10	0	0	1	3	25.94%

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
GERMANY	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	80	0	66	0	4	0	0	1	1	32%	98	0	24	0	6	0	0	0	2	26%	97	0	23	0	8	0	0	0	2	24%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	17	0	4	0	1	0	0	0	0	36%	16	0	4	0	2	0	0	0	1	32%	16	0	3	0	2	0	0	0	1	31%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - 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	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	96	1	48	1	5	0	0	1	2	32%	114	1	28	1	8	0	0	1	2	28%	113	1	26	1	10	0	0	1	3	26%

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
LUXEMBOURG	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - 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	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
UNITED KINGDOM	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - 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	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Norddeutsche Landesbank -Girozentrale-

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
UNITED STATES	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
NETHERLANDS	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
IRELAND	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
FRANCE	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Norddeutsche Landesbank -Girozentrale-

Public guarantees - Baseline Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
AUSTRIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
CANADA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
SWEDEN	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Norddeutsche Landesbank -Girozentrale-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Norddeutsche Landesbank - Girozentrale-	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	67	0	55	0	5	0	0	2	2	30%	66	0	53	0	9	0	0	2	2	27%	66	0	55	0	12	0	0	2	3	26%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	15	0	5	0	2	0	0	1	1	40%	15	0	4	0	2	0	0	1	1	39%	15	0	4	0	3	0	0	0	1	38%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	82	0	60	2	7	0	0	2	2	32.65%	82	0	56	2	11	0	0	2	3	30.08%	75	0	59	2	15	0	0	2	4	28.85%

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
GERMANY	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	67	0	55	0	5	0	0	2	2	30%	66	0	53	0	9	0	0	2	2	27%	66	0	55	0	12	0	0	2	3	26%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	15	0	5	0	2	0	0	1	1	40%	15	0	4	0	2	0	0	1	1	39%	15	0	4	0	3	0	0	0	1	38%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	82	0	60	2	7	0	0	2	2	33%	82	0	56	2	11	0	0	2	3	30%	75	0	59	2	15	0	0	2	4	29%

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
LUXEMBOURG	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
UNITED KINGDOM	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Norddeutsche Landesbank -Girozentrale-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
UNITED STATES	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
NETHERLANDS	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
IRELAND	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
FRANCE	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Norddeutsche Landesbank -Girozentrale-

Public guarantees - Adverse Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
AUSTRIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
CANADA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)

		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
SWEDEN	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Norddeutsche Landesbank -Girozentrale-

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Norddeutsche Landesbank -Girozentrale-	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	4	1	3	0	1	0	0	0	0	0	0	0%
	of which: SME	2	1	1	0	0	0	0	0	0	0	0	0%
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	6	2	3	0	3	0	0	0	0	0	0	0%

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
GERMANY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	4	2	3	0	1	0	0	0	0	0	0	0%
	of which: SME	2	1	1	0	0	0	0	0	0	0	0	0%
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	6	2	3	0	3	0	0	0	0	0	0	0%

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
LUXEMBOURG	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
UNITED KINGDOM	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Norddeutsche Landesbank -Girozentrale-

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
UNITED STATES	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
NETHERLANDS	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
IRELAND	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
FRANCE	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Norddeutsche Landesbank -Girozentrale-

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
AUSTRIA	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
CANADA	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
SWEDEN	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Norddeutsche Landesbank -Girozentrale-

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Norddeutsche Landesbank -Girozentrale-	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	3	0	1	0	0	0	0	0	0	19.00%	3	0	1	0	0	0	0	0	0	19.63%	3	0	1	0	1	0	0	0	0	19.79%
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	3	0	3	2	0	0	0	0	0	9.36%	3	0	2	2	1	0	0	0	0	9.39%	3	0	2	1	1	1	0	0	0	9.48%

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
GERMANY	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	3	0	1	0	0	0	0	0	0	19.00%	3	0	1	0	0	0	0	0	0	19.63%	3	0	1	0	1	0	0	0	0	19.79%
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	3	0	3	2	0	0	0	0	0	9.36%	3	0	2	2	1	0	0	0	0	9.39%	3	0	2	1	1	1	0	0	0	9.48%

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
LUXEMBOURG	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
UNITED KINGDOM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Norddeutsche Landesbank -Girozentrale-

UNITED STATES

(mln EUR, %)	Public guarantees - Baseline Scenario																															
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Central banks																																
Central governments																																
Regional governments or local authorities																																
Public sector entities																																
Multilateral Development Banks																																
International Organisations																																
Institutions																																
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																																
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																																
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																																
Items associated with particularly high risk																																
Covered bonds																																
Claims on institutions and corporates with a ST credit assessment																																
Collective investments undertakings (CIU)																																
Equity																																
Securitisation																																
Other exposures																																
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

NETHERLANDS

(mln EUR, %)	Public guarantees - Baseline Scenario																															
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Central banks																																
Central governments																																
Regional governments or local authorities																																
Public sector entities																																
Multilateral Development Banks																																
International Organisations																																
Institutions																																
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																																
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																																
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																																
Items associated with particularly high risk																																
Covered bonds																																
Claims on institutions and corporates with a ST credit assessment																																
Collective investments undertakings (CIU)																																
Equity																																
Securitisation																																
Other exposures																																
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

IRELAND

(mln EUR, %)	Public guarantees - Baseline Scenario																															
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Central banks																																
Central governments																																
Regional governments or local authorities																																
Public sector entities																																
Multilateral Development Banks																																
International Organisations																																
Institutions																																
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																																
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																																
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																																
Items associated with particularly high risk																																
Covered bonds																																
Claims on institutions and corporates with a ST credit assessment																																
Collective investments undertakings (CIU)																																
Equity																																
Securitisation																																
Other exposures																																
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

FRANCE

(mln EUR, %)	Public guarantees - Baseline Scenario																															
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Central banks																																
Central governments																																
Regional governments or local authorities																																
Public sector entities																																
Multilateral Development Banks																																
International Organisations																																
Institutions																																
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																																
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																																
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																																
Items associated with particularly high risk																																
Covered bonds																																
Claims on institutions and corporates with a ST credit assessment																																
Collective investments undertakings (CIU)																																
Equity																																
Securitisation																																
Other exposures																																
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Norddeutsche Landesbank -Girozentrale-

AUSTRIA

(mln EUR, %)	Public guarantees - Baseline Scenario																																			
	31/12/2023										31/12/2024										31/12/2025															
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Central banks																																				
Central governments																																				
Regional governments or local authorities																																				
Public sector entities																																				
Multilateral Development Banks																																				
International Organisations																																				
Institutions																																				
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																																				
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																																				
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																																				
Items associated with particularly high risk																																				
Covered bonds																																				
Claims on institutions and corporates with a ST credit assessment																																				
Collective investments undertakings (CIU)																																				
Equity																																				
Securitisation																																				
Other exposures																																				
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

CANADA

(mln EUR, %)	Public guarantees - Baseline Scenario																																			
	31/12/2023										31/12/2024										31/12/2025															
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Central banks																																				
Central governments																																				
Regional governments or local authorities																																				
Public sector entities																																				
Multilateral Development Banks																																				
International Organisations																																				
Institutions																																				
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																																				
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																																				
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																																				
Items associated with particularly high risk																																				
Covered bonds																																				
Claims on institutions and corporates with a ST credit assessment																																				
Collective investments undertakings (CIU)																																				
Equity																																				
Securitisation																																				
Other exposures																																				
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

SWEDEN

(mln EUR, %)	Public guarantees - Baseline Scenario																																			
	31/12/2023										31/12/2024										31/12/2025															
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Central banks																																				
Central governments																																				
Regional governments or local authorities																																				
Public sector entities																																				
Multilateral Development Banks																																				
International Organisations																																				
Institutions																																				
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																																				
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																																				
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																																				
Items associated with particularly high risk																																				
Covered bonds																																				
Claims on institutions and corporates with a ST credit assessment																																				
Collective investments undertakings (CIU)																																				
Equity																																				
Securitisation																																				
Other exposures																																				
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Norddeutsche Landesbank -Girozentrale-

Norddeutsche Landesbank -Girozentrale-

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	2	0	3	0	0	0	0	0	0	23.93%	2	0	2	0	1	0	0	0	0	26.58%	2	0	1	0	1	0	0	0	0	27.43%
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	2	0	3	2	1	0	0	0	0	12.71%	2	0	3	1	1	1	0	0	0	13.94%	2	0	3	1	1	1	0	0	0	14.92%

GERMANY

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	2	0	2	0	0	0	0	0	0	23.93%	2	0	2	0	1	0	0	0	0	26.58%	2	0	1	0	1	0	0	0	0	27.43%
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	2	0	3	2	1	0	0	0	0	12.71%	2	0	3	1	1	1	0	0	0	13.94%	2	0	3	1	1	1	0	0	0	14.92%

LUXEMBOURG

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

UNITED KINGDOM

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Norddeutsche Landesbank -Girozentrale-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
UNITED STATES	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
NETHERLANDS	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
IRELAND	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
FRANCE	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Norddeutsche Landesbank -Girozentrale-

AUSTRIA

(mln EUR, %)	Public guarantees - Adverse Scenario																																			
	31/12/2023										31/12/2024										31/12/2025															
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Central banks																																
Central governments																																
Regional governments or local authorities																																
Public sector entities																																
Multilateral Development Banks																																
International Organisations																																
Institutions																																
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
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	0	0	0	
Retail																																
of which: SME																																
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																																
Items associated with particularly high risk																																
Covered bonds																																
Claims on institutions and corporates with a ST credit assessment																																
Collective investments undertakings (CIU)																																
Equity																																
Securitisation																																
Other exposures																																
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

CANADA

(mln EUR, %)	Public guarantees - Adverse Scenario																																			
	31/12/2023										31/12/2024										31/12/2025															
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Central banks																																
Central governments																																
Regional governments or local authorities																																
Public sector entities																																
Multilateral Development Banks																																
International Organisations																																
Institutions																																
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																																
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																																
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																																
Items associated with particularly high risk																																
Covered bonds																																
Claims on institutions and corporates with a ST credit assessment																																
Collective investments undertakings (CIU)																																
Equity																																
Securitisation																																
Other exposures																																
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

SWEDEN

(mln EUR, %)	Public guarantees - Adverse Scenario																																			
	31/12/2023										31/12/2024										31/12/2025															
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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
Central banks																																
Central governments																																
Regional governments or local authorities																																
Public sector entities																																
Multilateral Development Banks																																
International Organisations																																
Institutions																																
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																																
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																																
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																																
Items associated with particularly high risk																																
Covered bonds																																
Claims on institutions and corporates with a ST credit assessment																																
Collective investments undertakings (CIU)																																
Equity																																
Securitisation																																
Other exposures																																
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Securitisations

Norddeutsche Landesbank -Girozentrale-

		Actual	Baseline Scenario			Adverse Scenario		
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Exposure values	SEC-IRBA	3,191						
	SEC-SA	67						
	SEC-ERBA	79						
	SEC-IAA	1,015						
	Total	**4,352**						
REA	SEC-IRBA	479	513	560	617	516	597	715
	SEC-SA	74	84	99	113	95	118	141
	SEC-ERBA	76	80	92	106	92	119	155
	SEC-IAA	517	517	541	587	519	632	786
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	**1,145**	**1,195**	**1,292**	**1,423**	**1,223**	**1,467**	**1,797**
Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**3**	**0**	**0**

2023 EU-wide Stress Test: Risk exposure amounts

Norddeutsche Landesbank -Girozentrale-

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	35,579	36,124	37,073	37,604	38,407	42,530	41,388
Risk exposure amount for securitisations and re-securitisations	1,145	1,195	1,292	1,423	1,223	1,467	1,797
Risk exposure amount other credit risk	34,433	34,929	35,781	36,182	37,184	41,063	39,591
Risk exposure amount for market risk	2,109	2,109	2,109	2,109	2,554	2,620	2,595
Risk exposure amount for operational risk	2,450	2,450	2,450	2,450	2,450	2,450	2,450
Other risk exposure amounts	5	1,112	1,112	1,112	899	899	898
Total risk exposure amount	**40,142**	**41,795**	**42,744**	**43,275**	**44,310**	**48,499**	**47,332**
Total Risk exposure amount (transitional)	**40,142**	**41,795**	**42,744**	**43,275**	**44,310**	**48,499**	**47,332**
Total Risk exposure amount (fully loaded)	**40,142**	**41,795**	**42,744**	**43,275**	**44,310**	**48,499**	**47,332**

2023 EU-wide Stress Test: Capital

Norddeutsche Landesbank -Girozentrale-

(mln EUR, %)			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A	**OWN FUNDS**		**7,441**	**7,361**	**7,240**	**7,128**	**6,113**	**5,510**	**5,017**
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**6,051**	**5,970**	**5,844**	**5,730**	**4,708**	**4,082**	**3,599**
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		5,716	5,716	5,716	5,716	5,716	5,716	5,716
	A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
	A.1.2	Retained earnings		1,258	1,254	1,233	1,251	408	2	-266
	A.1.3	Accumulated other comprehensive income		-543	-543	-543	-543	-344	-344	-344
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-581	-581	-581	-581	-1,021	-1,021	-1,021
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	639	639	639
	A.1.3.3	Other OCI contributions		38	38	38	38	38	38	38
	A.1.4	Other Reserves		26	26	26	26	26	26	26
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters		-193	-193	-193	-193	-523	-523	-523
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-111	-111	-111	-111	-441	-441	-441
	A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
	A.1.7.3	Other adjustments		-82	-82	-82	-82	-82	-82	-82
	A.1.8	(-) Intangible assets (including Goodwill)		-73	-57	-47	-42	-57	-47	-42
	A.1.8.1	of which: Goodwill (-)		0	0	0	0	0	0	0
	A.1.8.2	of which: Software assets (-)		-73	-57	-47	-42	-57	-47	-42
	A.1.8.3	of which: Other intangible assets (-)		0	0	0	0	0	0	0
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	-2	-11	0	-364	-539	-653
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	-78	-128	-171	0	0	0
	A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Norddeutsche Landesbank -Girozentrale-

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	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	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-1	-13	-69	-174	-13	-69	-174
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-50	-50	-50	-50	-50	-50	-50
	A.1.20	CET1 capital elements or deductions - other		-89	-89	-89	-89	-89	-89	-89
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	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	0	0	0	0	0	0
	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	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	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	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	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
	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

2023 EU-wide Stress Test: Capital

Norddeutsche Landesbank -Girozentrale-

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**50**	**50**	**50**	**50**	**50**	**50**	**50**
	A.2.1	Additional Tier 1 Capital instruments		50	50	50	50	50	50	50
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**6,101**	**6,020**	**5,895**	**5,780**	**4,758**	**4,133**	**3,649**
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**1,340**	**1,341**	**1,346**	**1,348**	**1,354**	**1,377**	**1,368**
	A.4.1	Tier 2 Capital instruments		1,151	1,151	1,151	1,151	1,151	1,151	1,151
	A.4.2	Other Tier 2 Capital components and deductions		189	190	195	197	203	226	218
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	**TOTAL RISK EXPOSURE AMOUNT**		**40,142**	**41,795**	**42,744**	**43,275**	**44,310**	**48,499**	**47,332**
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	**Adjustments due to IFRS 9 transitional arrangements**		**0**	**0**	**0**	**0**	**0**	**0**	**0**
CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio**		**15.07%**	**14.28%**	**13.67%**	**13.24%**	**10.63%**	**8.42%**	**7.60%**
	C.2	**Tier 1 Capital ratio**		**15.20%**	**14.40%**	**13.79%**	**13.36%**	**10.74%**	**8.52%**	**7.71%**
	C.3	**Total Capital ratio**		**18.54%**	**17.61%**	**16.94%**	**16.47%**	**13.80%**	**11.36%**	**10.60%**
Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**		**6,051**	**5,970**	**5,844**	**5,730**	**4,708**	**4,082**	**3,599**
	D.2	**TIER 1 CAPITAL (fully loaded)**		**6,101**	**6,020**	**5,895**	**5,780**	**4,758**	**4,133**	**3,649**
	D.3	**TOTAL CAPITAL (fully loaded)**		**7,441**	**7,361**	**7,240**	**7,128**	**6,113**	**5,510**	**5,017**

2023 EU-wide Stress Test: Capital

Norddeutsche Landesbank -Girozentrale-

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		15.07%	14.28%	13.67%	13.24%	10.63%	8.42%	7.60%
	E.2	Tier 1 Capital ratio		15.20%	14.40%	13.79%	13.36%	10.74%	8.52%	7.71%
	E.3	Total Capital ratio		18.54%	17.61%	16.94%	16.47%	13.80%	11.36%	10.60%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		111,864	111,864	111864	111864	111864	111864	111864
	H.2	Total leverage ratio exposures (fully loaded)		111,864	111,864	111864	111864	111864	111864	111864
	H.3	Leverage ratio (transitional)		5.45%	5.38%	5.27%	5.17%	4.25%	3.69%	3.26%
	H.4	Leverage ratio (fully loaded)		5.45%	5.38%	5.27%	5.17%	4.25%	3.69%	3.26%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.08%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
	P.3	O-SII buffer		0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
	P.6	Combined buffer		2.83%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	R.1.1	of which: CET1		1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%
	R.1.2	of which: AT1		0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
	R.2.1	of which: CET1		5.91%	5.91%	5.91%	5.91%	5.91%	5.91%	5.91%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.33%	14.10%	14.10%	14.10%	14.10%	14.10%	14.10%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.74%	9.51%	9.51%	9.51%	9.51%	9.51%	9.51%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		6,051						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			5,970	5,845	5,741	4,708	4,082	3,599
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		40,142						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			41,795	42,744	43,275	44,310	48,499	47,332
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		15.07%	14.28%	13.67%	13.27%	10.63%	8.42%	7.60%

2023 EU-wide Stress Test: P&L

Norddeutsche Landesbank -Girozentrale-

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	874	824	929	1,012	600	726	835
Interest income	3,662	3,048	3,117	3,109	3,603	3,801	3,790
Interest expense	-2,788	-2,224	-2,188	-2,097	-3,003	-3,075	-2,955
Dividend income	16	16	16	16	8	8	8
Net fee and commission income	174	157	157	157	121	121	121
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-1,131	22	22	22	-1,288	16	16
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					947		
Other operating income not listed above, net	1,000	4	4	4	-82	1	1
Total operating income, net	933	1,023	1,127	1,211	306	873	982
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	148	22	-135	-101	-356	-345	-213
Other income and expenses not listed above, net	-1,014	-1,051	-1,022	-1,051	-1,165	-1,108	-1,151
Profit or (-) loss before tax from continuing operations	66	-6	-30	59	-1,215	-580	-382
Tax expenses or (-) income related to profit or loss from continuing operations	-8	2	9	-28	364	174	115
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	**58**	**-4**	**-21**	**31**	**-850**	**-406**	**-268**
Amount of dividends paid and minority interests after MDA-related adjustments	0	0	0	12	0	0	0
Attributable to owners of the parent net of estimated dividends	58	-4	-21	18	-850	-406	-268
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		-4	-21	41	-850	-406	-268

2023 EU-wide Stress Test: Major capital measures and realised losses

Norddeutsche Landesbank -Girozentrale-

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
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
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

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0