

Bank Name	BNG Bank N.V.
LEI Code	529900GGYMNGRQTDOO93
Country Code	NL

In line with regulatory requirements, this bank only publishes annual and semiannual figures.

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.



**Key Metrics** 

BNG Bank N.V.

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		4,050		4,112	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		4,050		4,112	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period		4,783		4,845	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition		4,783		4,845	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period		4,783		4,845	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		4,783		4,845	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount		12,127		13,437	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		12,127		13,437	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		33.40%		30.60%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		33.40%		30.60%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition		39.44%		36.06%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		39.44%		36.06%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	
Total capital (as a percentage of risk exposure amount) - transitional definition		39.44%		36.06%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		39.44%		36.06%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		137,526		48,813	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital		3.48%		9.93%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

BNG Bank N.V.

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		4,783		4,845	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition		4,783		4,845	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		137,526		48,813	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		137,526		48,813	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		3.5%		9.9%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		3.5%		9.9%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital

BNG Bank N.V.

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CL COMMON EQUITY THE I CAPITAL BATTO (Transitional pariod) 33.46% 30.65% CAS (1) -	
CAPITAL RATIOS (%) Transitional period Tel 1 CAPITAL RATIO (transitional period) 33,44% 36,05% CAI (3)	
C1         TOTAL GAPTAL RATIO (transitional period)         33.44%         36.64%         Q43 (5 - 3)	
CETI Capital Fully loaded         D         COMMON EQUITY TER 1 CAPITAL (buly loaded)         4,850         4,112         (A1-A1-A2-A) A-A3-A2-MIN(A+A-2) A-A3-A2-MIN(A+A-2)           CETI RATIO (%)         C         D	
Folly loaded <sup>1</sup> C COMMON EQUIT TIES 1 CAPITAL KATLO (TURY IGBOB) 33.40% 30.60% (L1)(18%-1) C	
Adjustments to CPI1 due to 1785 9 f znazloval arrangements         0         0         6400 (480,600)	
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Image: Adjustments to 12 due to 1765.9 transitional arrangements         0         0         0.001 (400,002)	
F         Adjustments included in RWAs due to URS 9 transitional arrangements         0         0         CBIS(1+42,00)	

(1)The fully laaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not basen into account in this calculation. Fully laaded CET1 ratio is an estimation is based on the formulae stated in calculation. TOREP CODE<sup>®</sup> – clease note that this miniht laad to differences to fully laaded CET1 calcular accounting date are not basen in their Filler 3 disclosure

Overview of Risk exposure amounts

BNG Bank N.V.

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>		8,221		8,684	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c280, s002)] + C 08.01 (r040, c280, s002)] - C 08.01 (r040, c280
Of which the standardised approach		8,221		8,684	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach		0		0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach		0		0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB		0		0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>		1,202		1,644	C 07.00 (r906, r220, s001) + C 07.00 (r110, r220, s001) + C 07.00 (r130, r220, s001) + C 08.01 (r404, r260, s002) + C 08.01 (r404, r
Credit valuation adjustment - CVA		953		1,385	C 02.00 (R640, c010)
Settlement risk		0		0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)		846		819	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)		0		0	C 02.00 (R520, c010)
Of which the standardised approach		0		0	C 02.00 (R530, c010)
Of which IMA		0		0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book		0		0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_00,C 24.00_000,C 24.00_00,C 24.00_000,C 24.000,C 24.000,C 24.000,C 24.000,C 24.000,C 24.000,C 24.000,C 2
Large exposures in the trading book		0		0	C 02.00 (R680, c010)
Operational risk		905		905	C 02.00 (R590, c010)
Of which basic indicator approach		0		0	C 02.00 (R600, c010)
Of which standardised approach		905		905	C 02.00 (R610, c010)
Of which advanced measurement approach		0		0	C 02.00 (R620, c010)
Other risk exposure amounts		0		0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total		12,127		13,437	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



P&L BNG Bank N.V.

(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income		4,876		2,246
Of which debt securities income		160		76
Of which loans and advances income		2,007		916
Interest expenses		4,420		2,038
(Of which deposits expenses)		109		49
(Of which debt securities issued expenses)		1,750		657
(Expenses on share capital repayable on demand)		0		0
Dividend income		0		0
Net Fee and commission income		25		8
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net		52		33
Gains or (-) losses on financial assets and liabilities held for trading, net		-100		63
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		57		-49
Gains or (-) losses from hedge accounting, net		-10		42
Exchange differences [gain or (-) loss], net		6		-5
Net other operating income /(expenses)		1		1
TOTAL OPERATING INCOME, NET		487		300
(Administrative expenses)		129		47
(Cash contributions to resolution funds and deposit guarantee schemes)		8		2
(Depreciation)		3		1
Modification gains or (-) losses, net		0		0
(Provisions or (-) reversal of provisions)		-1		-4
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		-1		-4
(Other provisions)		0		0
Of which pending legal issues and tax litigation <sup>1</sup>		0		0
Of which restructuring <sup>1</sup>		0		0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>		0		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		17		-2
(Financial assets at fair value through other comprehensive income)		0		-1
(Financial assets at amortised cost)		17		-2
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		1		0
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates		3		1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0		0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		332		258
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		221		187
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		221		187
Of which attributable to owners of the parent		221		187

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



Total Assets: fair value and impairment distribution

BNG Bank N.V.

(min EUR)	l.	As of 30/09/20	20			As of 31/	12/2020			As of 31,	/03/2021			As of 30,	/06/2021		
		Fa	ir value hierar	:hy		Fa	ir value hieraro	hy		Fa	ir value hieraro	ihy		Fa	ir value hieraro	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits					2,316								15,716				IAS 1.54 (i)
Financial assets held for trading					198	0	198	0					370	0	370	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					90	0	80	10					84	0	74	10	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					1,363	107	1,070	185					1,293	102	1,015	176	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					9,738	9,595	143	0					9,474	9,381	94	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					117,299								111,602				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					8,342	0	8,342	0					5,797	0	5,797	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk					20,816								15,100				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>					198								404				
TOTAL ASSETS					160,360								159,840				IAS 1.9(a), IG 6

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

(min i	EUR)		A	s of 30/09/20	20					As of 31	/12/2020					As of 31/	03/2021					As of 30,	06/2021			
		Gross carr	ying amount		Accu	mulated impai	rment	Gros	ss carrying amo	ount	Accu	mulated impai	rment	Gro	ss carrying amo	unt	Accu	mulated impain	ment	Gross	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities							9,677	61	0	0	-1	0							9,412	62	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances							0	0	0	0	0	0							0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities							7,714	172	0	-1	-5	0							7,638	70	0	-1	-3	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances							107,616	1,617	396	-9	-26	-175							102,730	966	410	-7	-13	-189	Annex V.Part 1.32, 44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## Breakdown of liabilities

BNG Bank N.V.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading		1,132		663	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>		0		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		656		625	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		127,328		135,050	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>		0		0	Accounting Directive art 8(3)
Derivatives – Hedge accounting		25,833		18,071	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0		0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions		7		3	IAS 37.10; IAS 1.54(I)
Tax liabilities		98		85	IAS 1.54(n-o)
Share capital repayable on demand		0		0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities		208		284	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		0		0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>		0		0	Annex V Part 1.29
TOTAL LIABILITIES		155,262		154,779	IAS 1.9(b);IG 6
TOTAL EQUITY		5,097		5,061	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		160,360		159,840	IAS 1.IG6

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



Breakdown of liabilities

## BNG Bank N.V.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives			26,965		18,733	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities		0		0	Annex V.Part 1.31
	Central banks		11,522		17,973	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		0		0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		888		1,123	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		560		961	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		1,426		1,688	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits		1		932	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations		2,808		3,116	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		297		584	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		1,965		2,113	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		1,637		1,781	ECB/2013/33 Annex 2.Part 2.9.1
	Households		373		282	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		285		205	Annex V.Part 1.42(f), 44(c)
Debt securities issued			109,002		109,379	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued		0		0	Annex V.Part 1.37
Other financial liabilities			0		0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			154,949		154,408	

#### 2021 EU-wide Transparency Exercise Market Risk

### BNG Bank N.V.

	SA			IM												IM	IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memora</i>	andum item)	STRESSED VaR ()	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020						
Traded Debt Instruments Of which: General risk Of which: Specific risk Equibies Of which: General risk Of which: Specific risk Foreign exchange risk Commodbies risk		0 0 0 0 0 0 0 0 0											0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0							
Total	As of 31/03/2021	0 As of 30/06/2021				As of 31/	03/2021						0	0	0	0 As of 30/0	0 6/2021	0	0	0	0	0	
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: General risk Foreign exchange risk Commodities risk 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 0 0 0	000000000000000000000000000000000000000	0	0	0	0	0		

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



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

BNG Bank N.V.

					Standardise	ed Approach			
			As of 30	/09/2020			As of 31)	12/2020	
	(min 508, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>5</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central exerements or central backs Rode accements for Scal anthomas Rode accements for Scal anthomas Subtrates and Scalars Statutes and Scalars Subtrates and Scalars Subtrates and Scalars Subtrates and Scalars Scalars of Scalars Scalars Scalars of Scalars Scal					7,693 3,614 1,44 1,417 3,914 65,557 14,244 0 0 117 0 397 7 132 1,385 0 0 0 31 31	55,225 38,171 2,599 144 1,417 3,305 8,874 3,305 0 0 0 34 1,385 0 1,385 0 0 0 34 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0 363 0 0 481 8,019 363 363 363 0 0 34 0 0 34 0 183 51 139 0 0 0 31 31	175
	Other exposures Standardised Total <sup>2</sup>					20,863 142,089	20,863 132,652	9,423	216

Orbitella encourse, utilité Ecouare value, la recontral before talino into account any effect due to credit conversion factore or credit risk mitication tacheixee (a.e. ad
 Organdandard Tred Area ont include the Son trainairen encoline unitia in the node nin'm to the 20118 auvriue.

					Standardise	ed Approach			
			As of 30)	/09/2020			As of 31,	/12/2020	
	(min E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NETHERLANDS	Control any experimentary or control tables in Audie assert worthing Audie assert worthing Audie assert worthing Audie assert worthing Audie assert Markal Audie A					3,807 3,6467 2,660 0 0 227 61,602 14,244 0 0 0 117 0 397 7 122 957 0 0 0 0 31	50,535 33,067 0 0 223 7,306 367 367 367 367 367 367 367 367 367 36	383 0 29 6,919 363 0 0 343 0 34 0 183	
	Other exposures Standardised Total <sup>2</sup>					20,860	20,860	44	210

<sup>10</sup> Obtained ensource, unlike Boosser value, is recorder tables tables tables tables cannot an unified due to cost can uni ŕ

					Standardist					
			As of 30	/09/2020		As of 31/12/2020				
	(min 528, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
UNITED KINGDOM	Social to Intelligible of Intelligible United Total Society of Intelligible of Intelligible Office					0 0 0 1,133 1,736 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	788 0 0 1100 941 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 340 699 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Standardised Total <sup>2</sup>								1 3	

<sup>10</sup> Octoird assource, while Dossour value, is monoted bates takes the scourt any effect due to cost conversion failers are worth risk instation functionaux in circu, substitution effects. <sup>10</sup> Total value automation and environize or quarkies of counterainty autobates these for exact final matter and the source and the matter instation for the m

					Standardise	ed Approach			
			As of 30)	/09/2020			As of 31,	12/2020	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
BELGIUM	Contral exercision of contral tasks a Makina di avernamento e focal attachetta Makina di avernamento attacka Makina di Constanta Banka Distructura di Avantanta Distructura di Avantanta di Avanta di Avantanta di Avanta di Avantanta di Avanta di Avantanta di Avanta di Avantanta di Avantanta di Avantanta di Avantantanta di Avantantanta di Avantanta di Avantanta di Avantantanta di Avantantanta di Avantantanta di Avantantanta di Avantantanta di Avantantanta di Avantantantanta di Avantantanta di Avantantantantantantantantantantantantanta					334 0 0 1 334 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	374 87 0 0 0 0 1 247 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 177 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
1	Standardised Total <sup>2</sup>								

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			As of 30,	/09/2020			As of 31,	/12/2020	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Central sevenements or central selesis Machand anormanic food althouts Additional Consoling Additional Consoling Additional Consoling International Consoling Additional Consoling Additional Consoling Consol					965 0 0 1,639 267 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	973 538 0 0 1,101 252 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 51 7 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total <sup>2</sup>								1
			d provisions per country of cou	ore taking into account any effer interparty excludes those for se					



Credit Risk - Standardised Approach BNG Bank N.V.

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min EUE, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 5 Counterpart 5 Counterpart 5 Counterpart 6 Counterpart 6 Count	exemments for central backs constructions and Possbarration and Possbarrations and Possbarrations the back state of possible of the possible of the possible of the possible of the possible of the possible of the possible of the possible of the possible of the possible of the possible of the possible of the possible of the possible o								0

<sup>10</sup> Orient essars, unlike focuser value, is recorded where taken into account an effect due to code conversion factors or codel na intradion lack-substitution (factor). <sup>10</sup> Triat value additiones and explosions are recorded where taken intradictions estimates and account and effect due to code conversion factors or codel na intradiction scheduler (factor).

					Standardise	ed Approach					
			As of 30)	/09/2020			As of 31	s of 31/12/2020			
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 6	Setting assessments or central sets a decimal assessment setting halping assessment setting halping assessment setting halping assessment setting halping assessment setting halping assessment setting halping assessment setting halping hal										

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<sup>10</sup> Tensors whole accounts are economic factory does not account account

					Standardise	ed Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
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				Standardise	e Approach			
		As of 30,	/09/2020			As of 31	/12/2020	
(mit: EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
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<sup>10</sup> The securation of the last term base in the securation of the last term base in the security of the security of the last term base in the security of the last term base in the security of the last term base in the security of the security of the last term base in the security of the security of the last term base in the security of the security o

				Standardise	ed Approach			
		As of 30	/09/2020			As of 31	/12/2020	
(min EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>5</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
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Country of Country of Count					Standardise	d Approach			
Country of			As of 30	/09/2020			As of 31	/12/2020	
Country of Country of	(min File %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other anxious and the second sec	Central enversements or central backs Reader accorrence of scal and hoffsta Reader scalar scalar in Scalar Scalar Reader Scalar Scalar International Oracimatic Scalar International Oracimatic Scalar International Oracimatic Scalar International Oracimatic Scalar Reads of a scalar Scalar Scalar Scalar Scalar Scalar Excession In Scalar Reads Description Scalar Reads Description Scalar Reads Description Scalar Reads Description Scalar S					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•

<sup>(1)</sup> Octobel essense, unlike Encoure value, is recented before taken into account any effect due to credit commission factors or credit risk mitization technisous (s.c. substitution effects).
<sup>(2)</sup> Total use autivatives and environments are consistent excludes these for securitization essenars, additional valuation adjustments.



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

BNG Bank N.V.

		Standardised Approach									
			As of 31	/03/2021			As of 30/	06/2021			
	(mh 588 - %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
Consolidated data	Control evenements or control banks Resolutional evenements of local authoritiss Public actor entities Mailtained Document Banks Sectorabilities Control actor Control actor Control actor Control actor Restal					20,666 37,157 3,256 1,572 2,152 6,7697 14,568 0 0 0 111 0 111 0 4,26 0 4,26 0 4,865	66,391 38,284 2,751 1700 1,572 2,110 10,688 462 0 0 0 75 0 75 0 187 0 187 0 187 0 187	0 62 366 0 933 8,727 337 0 0 0 76 0 76 187 187 131	189		
	Context Johnson Chaines and institutiones and roumoratos with a ST result assessment Collective investments undertakings (CLU) Equity Other exosures Standardison Total <sup>2</sup>					0 0 31 15,463 149,984	0,0 0 31 15,463 141,208	0 0 31 155 10.328	210		

(2) Star

Image: Second						Standardis	d Approach			
Image: Second				As of 31	/03/2021			As of 30,	/06/2021	
NETHERLANDS         I.4.50 Addresser Malitation & Kold and backs Addresser Malitation & Kold and backs Addresser Malitation & Kold and backs Addresser Malitation & Kold and Backs Addresser Malitation & Kold Addresser Malitation & Kold Addresser Malitatio & Kold Addresser Malitatio & Kold Addresser Malitat		(mh 710 %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other exosures         15,463         15,463         15,463         15           Browned Tani <sup>3</sup> Image: Control of the second secon	NETHERLANDS	Review anormmetric or local automatics Additional provision and a local automatics and a local automatics and a local constraints constraints of anito					36,946 2,434 0 0 335 6 2,818 14,548 0 0 111 111 0 424 424 0 8988 0 8988 0 0 0 0 0 0 0 0 0 0 0 0 0	33,041 1,925 0 279 7,595 462 0 0 75 6 0 0 75 6 0 0 187 0 567 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33 366 0 55 7,001 337 0 76 0 76 0 97 7 7 7 0 31 31	•

(1) Object equival, while Equivary value, is reported before taking the accurate any effect due to condit convention (before arrivable and exploration before and a substrate taking and accurate any effect on the condition of a substrates of a

				Standardise	d Approach			
		As of 31,	/03/2021			As of 30/	06/2021	
(m): E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Contral economisms or card and activity of the contract basis of the contract of the card activity of					0 0 2,330 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1,2,12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

(1) Organ exposes, while Exposes where, is reported before taking the account any effect due to notif community factors or notif rule implicities beforease (up, substitutes effects). (2) Fair where and potentiary and possible and potentiary exclude those for excitation exposes, additional valuation adjustment (2444) and other annihulan effects.

Belleving     Control systematics						Standardise	ed Approach			
Default specific         Default specific <thdefault specific<="" th=""> <thdefault specific<="" t<="" th=""><th></th><th></th><th></th><th>As of 31</th><th>/03/2021</th><th></th><th></th><th>As of 30</th><th>/06/2021</th><th></th></thdefault></thdefault>				As of 31	/03/2021			As of 30	/06/2021	
Bellocity     Contrain scenarios or contraintes and contraintes andecontes and contraintes and contraintes and contraintes and contr		(m), D.9 (%).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Uther accounts of the second o	BELGIUM	Calcula assemancia or cancer a basis Resinand assemancia or basis Resinand assemancia or basis Hell Instant Devolution Medicated Devolution Devolution of the Calculation Devolution Calculation of the Calculation Calculation of the Calculation of the Calculation of the Calculation Calculation of the Calculation Devolution Tensors in Section of Architecture of the Calculation Tensors in Section of Architecture of the Calculation Calculation of Architecture of Architecture of Architecture of Architecture Calculation of Architecture of Architecture of Architecture of Architecture Calculation of Architecture of Architecture of Architecture of Architecture Calculation of Architecture of Arch					0 0 1,419 0	0 0 1,419 1		•

Option requests, while Equiprice values, is repeated laters taking the accurate my effect data to cost conversion flowm or cost of rais and graduate independent effects.
 (2) Total values adjustments and provides and provides and provides adjustments (Arki) and other was funded adjustments (Arki) adjustments (Ark

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Cartral severements or contra tasks backed accounter for local advances Multitude Development Backs Multitude Development Multitude Development Contractional Contractions Contractional Contractions Contractions Multitude Development Multitude Development Multitude Development Multitude Development Contractions					856 0 224 80 80 80 80 80 0 0 0 0 0 0 0 0 0 0 0 0	8555 0 234 0 0 802 286 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 207	•
	Standardised Total <sup>2</sup>								0
			d provisions per country of co			tors or credit risk mitigation tech mal valuation adjustments (AVA			



Credit Risk - Standardised Approach BNG Bank N.V.

					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	/06/2021	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 5	Control operations to extrate backs Advanced answerments Report associations Report associations Report associations Report associations report associations report associations of which 35% Record for port cases on innervalse answerty of which 35% Record for port cases on innervalse answerty of which 35% Removes associations with a 5° control associations Record for port cases on a social component with a 5° control associations Records for port and cases and component with a 5° control associations Records for port and component with a 5° control associations Records for port and component with a 5° control associations Records for port and component with a 5° control associations Records for port and for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records for port of the social component with a 5° control associations Records f								0

(1) Drightal exposure, unlike Exposure value, is reported before taking into account any effect due to enabl conversion factors or credit risk mitigation techniques (e.g., substitution effect).
(2) Ordinal value adjustments and providers per country of country-party excludes those for securitization exposures, additional valuation adjustments (AVA6) and other own funds reductors related to the environment for industance more and the interference on the industance adjustments (AVA6) and other own funds reductors related to the environment for industance and providers advectore related to the environment.

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	Control operations of a control backs Advanced operations References and a second backs References and a second backs References and a control backs References and a control backs References and a second backs references and a second backs references and a second backs of what is the Reference and a second back and a second back of what is the Reference and a second back and a second back Control of the second back and a second back References and a second back and a second back and a second back References and a second back and a second back and a second back References and a second back and a second back and a second back References and a second back and a second back and a second back References and a second back and a								•

(1) O grant express, valide Expresser value, a recepted before taking the accent any office dia to to additionation from an order of the employment before taking and the state of the expression for the order of the employment (AVR) and other ann Expressions (AVR) and additionation (AVR) and other ann Expressions (AVR) and additionation (AVR) and additionationation (AVR) and additionationation (AVR) and additionationation (AVR) and additionationationationation (AVR) and additionatio

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(mh EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7	Carlan Sevenements or central back Manual overments of book anthrothese Manual backments of book anthrothese Manual back of book anthrothese Manual back of book of book of book of book Manual back of book of book of anthrothese of anthrothese Manual Back of book of book of book of book of book Carlord book of book of book of book of book of book Carlord book of book of book of book of book of book of book Carlord book of book of book of book of book of book of book Carlord book of book					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			

11) Original expression, while Frequency while, a reported balance balance product data to conditioner condition or condition theory and (a), additional entropy (b), additional entropy (b), additional entropy (b), additional entropy (b), and there can be addression (b), additional entropy (b), and there can be addression (b), additional entropy (b), additiona

					Standardisi	ed Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	Contral sevenements or central tasks Autorial and enversess Packer sevenements Packer sevenements Pack								

Opinal exposes, unite Exposes value, a reported forlers taking inits account any effect date to exel conversion factors or credit risk mitigation techniques (up, substitution effects).
(2) Totar value adoptionets and providence per conting of counterparty exclusion factors exclusion valued in dipatrents (AMA) and other one funds relactives related to the
monormals. The forder exercises of the adoptionets.

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh B.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 9	Contral severements or contral tasks Advanced averements Advanced aver					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			

Opini departs, this Equan value, is reported before saling the account any effect data to order control factors or credit rule indipation indeparts, tables the data indipation indeparts and the short factors value to the factors value

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	al accurrentes la crista la lackita al accurrentes la crista al lackita lace al Creation al lackita lace al Creation and Crista al Lackita lackita de Creation al Lackita lackita de Institución al la crista de Lackita lackita lackita de Institución al lackita lackita de Lackita lackita de Lackita lackita de Lackita la lackita la lackita de Lackita de Lackita de Lackita la lackita								•

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosit conversion flaters or cositit risk religions thereings (i.e.g. additional effects). (2) Takin value adjustments and providers conversion of counterparty excluses flows free scinational explored values adjustments (Hold) and other cosit rules indicates religions that indicates relieves that indicates religions tha

## Credit Risk - IRB Approach

## BNG Bank N.V.

							IRB Ap	proach					
				As of 30,	/09/2020					As of 31/	12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME 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 - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	IRB Total <sup>2</sup>										0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
<sup>(2)</sup> IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



## Credit Risk - IRB Approach

## BNG Bank N.V.

							IRB Ap	proach					
				As of 31/	/03/2021					As of 30/	/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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: SME Equity Other non credit-obligation assets							0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total <sup>2</sup>										0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
<sup>(2)</sup> IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.





		BNG Bank N.V. As of 31/12/2020												
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[ [3M-1Y[		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	54 0	54 0	0	0	54 0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Austria	51 434	51 434	0	0	51 434	0	0	0	0	0	0	0	
[10Y - more Total		0 539	0 539	0	0	0 539	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 0	0	0 0	0 0	0 0 0	0 0	0 0	0	0 0	0 0 0	0 0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ]	Belgium	0 43 331	0 43 331	0 0	0 43 0	0 0 331	0 0 0	0 0	0 0	0	0	0	0	
[10Y - more Total		0 374	0 374	0	0 43	0 331	0	0	0	0	0	0	0	17
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ]														
[3Y - 5Y [ [5Y - 10Y ]	Bulgaria													
[10Y - more Total [ 0 - 3M [														
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]	Cyprus													
[3Y - 5Y ] [5Y - 10Y ]	Cyprus													
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	Czech Republic													
[10Y - more														
Total [ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ]	Denmark	40 0 0	40 0 0	0	0	40 0 0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total [ 0 - 3M [		0 0 40	0 0 <b>40</b>	0 0 0	0 0 0	0 0 <b>40</b>	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
[ 3M - 1Y ] [ 1Y - 2Y ]														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ]	Estonia													
Total														



		BNG Bank N.V.												
							As of 31/12/2020							
				On balance sl	haat	Dire	ct exposures		Deriva	tives		Off balar	eo ekoot	-
	(mln EUR)		1	On balance si	neet				Deriva	tives				
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 106 185 274 0 <b>565</b>	0 106 185 274 0 <b>565</b>	0 0 0 0		0 106 185 274 0 565			0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 000 0 0 278 158 529 965			0 000 0 0 278 158 529 965								
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	200 903 26 0 600 241 765 274 2.105	200 26 0 600 241 765 224 2.105			50 505 26 0 600 241 765 274 1.955	150 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							
10-3M f f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Croatia	2.03	2.105		U	1.933	130	U						
Total [0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
10-3M [ 13M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy			0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	14
10 - 3M [ 1 3M - 1Y [ 1 3Y - 2Y [ 1 2Y - 3Y [ 1 3Y - 5Y [ 1 5Y - 10Y [ 1 10Y - more Total	Latvia													



							BNG Bank N.V.							
							As of 31/12/2020							
				On balance sl	heet	Direc	ct exposures		Deriva	tives		Off halo	ice sheet	
	(min EUR)								Deriva	tives				
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 0 66 495 440 614 <b>1,616</b>	0 0 66 496 440 614 <b>1,616</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 66 496 440 614 <b>1,616</b>	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Maita													
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	2.271 1.425 1.645 1.530 3.142 8.392 17,896 <b>36,303</b>	2,271 1,426 1,645 1,530 3,142 8,392 17,896 <b>36,302</b>		0 0 0 0 0 81 <b>81</b>	0 0 213 1,112 0 1,325	2,271 1,426 1,645 1,530 2,929 7,279 17,815 <b>34,896</b>	0 0 19 3 8 695 <b>724</b>	0 0 150 10 20 530 <b>710</b>	0 0 0 0 36 59 <b>95</b>	0 5 0 9 100 150 <b>264</b>	0 66 279 35 29 60 3,354 <b>3,823</b>		432
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [3Y - 3Y [ [5Y - 10Y [ [10Y - more Total	Poland		50,502									JULS	•	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	29
[0 - 3M] [3M - 1Y] [3Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania		•				-	•		-		_	•	
[ 3M - 1Y ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Slovakia													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							BNG Bank N.V.											
							As of 31/12/2020											
						Dire	ct exposures											
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet					
												Off-balance st	eet exposures					
						1		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted				
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount				
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 59 1 353 0 <b>413</b>	0 59 1 353 0 <b>412</b>	0 0 0 0		0 59 0 310 0 <b>369</b>	0 0 1 43 0 <b>43</b>	0 0 0 0	0 0 0 0		0 0 0 0		0 0 0 0 0 0	0				
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more ] Total	Sweden		414			309												
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom																	
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland																	
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Liechtenstein																	
13Y - 10Y1 10Y - more Total [0 - 3M [ [3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - SY] [3Y - SY] [1Y - 10Y] [10Y - more Total	Norway																	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia																	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Canada																	
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong																	



							BNG Bank N.V.							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			•
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominar	FIOVISIONS	
				held for trading	designated at fair value through profit or loss	comprehensive income	amortised cost	Can ying amount	Notional amount	carrying amount				
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ]														
[3Y - 5Y [ [5Y - 10Y [	Japan													
[10Y - more Total [ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ]	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y ] [10Y - more Total		22 0 0	22 0 0	0 0 0	0 0	22 0 0	0 0 0	0 0	0 0	0	0 0	0 0 0	0 0 0	
[0-3M] [3M-1Y]		22	22	0	0	22	0	0	0	0	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	China													
Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Switzerland													
[5Y - 10Y [ [10Y - more Total [ 0 - 3M [	-													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Other advanced economies													
[5Y - 10Y [	non EEA													
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y ]														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Other Central and eastern Europe countries non EEA													
131 - 511 15Y - 10Y I 10Y - more Total	Europe countries non EEA													
1 0 - 3M 1 1 3M - 1Y 1 1 4W - 2Y 1														
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ]	Middle East													
15Y - 10Y f 10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	Latin America and the Caribbean													
[10Y - more Total	1													



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

							BNG Bank N.V.							
							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	1
												Off-balance sl	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others		0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0				0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0

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

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

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

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

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

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

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

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

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe and Tunisia.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



							BNG Bank N.V.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sh	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			-
			Total carrying amount of			1								Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				field for trading	through profit or loss	comprehensive income	and used cost							
		0												
[0-3M[ [3M-1Y[		0	0 0	0	0 0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y ]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more		673 0	673 0	0	0	673 0	0	0	0	0	0	0	0	
Total [ 0 - 3M [		673 0	673 0	0 0	0 0	673 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0 0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Belgium	43 317	43 317	0	43 0	0 317	0	0	0	0	0	0	0	
[10Y - more Total		1,498 1,857	1,498 1,857	0	43	1,498 1,814	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ]														
[3Y - 5Y ] [5Y - 10Y ]	Bulgaria													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Cyprus													
[10Y - more Total	1													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Czech Republic													
f 10Y - more Total f 0 - 3M f	1	0	0	0	0	0	0							
[ 3M - 1Y [ [ 1Y - 2Y [		0 40	0 40	0	0	0 40	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Denmark	0 0 42	0 0 42	0 0	0	0 0 42	0 0 0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [	1	0 82	0 82	0	0	0 82	0	0	0	0	0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Estonia													
[10Y - more Total														



		BNG Bank N.V.												
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balan	ce sheet	•
												Off-balance sh	eet exposures	
					1	1		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y]		0	0 0 0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Finland	0 0 262	0 0 262	0	0	0 0 262	0	0	0	0	0	0	0	
Total	-	262 0	0 262	0 0 0	0 0	0 262 0	0 0 0	0	0	0 0	0 0	0 0	0 0	0
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 0 275 312 503 1,090	0 0 0 275 312 503	0 0 0 0	0 0 0 0 0	0 0 275 312 503	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	101 0 102 125 163 901 0	1,090 101 0 102 125 163 901 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1,090 25 0 102 125 163 901 0	75 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	U
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	1.391	1.391			1.316								
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							BNG Bank N.V.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
				[				Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	0 0 55 225 198 50 55 522	0 0 50 225 198 50 <b>522</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 50 225 198 50 522	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Maita													
10081 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more Total	Netherlands	2.064 1.557 1.541 1.320 2.839 8.546 18,155 <b>36,024</b>	2,064 1,557 1,541 1,320 2,839 8,546 18,156 <b>36,024</b>		0 0 0 78 0 78	0 0 0 1,080 1,080	2,064 1,557 1,541 1,320 2,839 7,388 18,156 <b>34,866</b>			000000000000000000000000000000000000000	000000000000000000000000000000000000000	133 277 77 140 54 96 3.592 <b>4,367</b>		454
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland		50,027			2,000	54,000					4,307	•	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Slovakia													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



			BNG Bank N.V.											
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
ΓΟ-3ΜΓ Γ3Μ-1ΥΓ		0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Spain	56 0 1 346	56 0 1 346	0 0 0	0 0 0	56 0 304	0 0 1 42	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	
Total	-	402	402	0	0	360	43	0	0	0	0	0	0	0
[0-3M[ [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
10041 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [5Y - 10Y [ [10Y - more Total	United Kingdom													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]	Liechtenstein													
137 - 371 157 - 1071 107 - more Total 10 - 3M f 137 - 27 f 127 - 37 f 137 - 57 f 157 - 107 f 107 - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Canada													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



		BNG Bank N.V.												
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
		Total gross conving amount of you	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)									No	Burndalawa	
			,, ,	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]														
	Japan													
[10Y - more Total	-	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [		0 0 22	0 0 22	0	0	0 0 22	0	0	0	0	0	0	0	
	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [		22	22	0	0	22	0	0	ő	0 0	ő	ŏ	ō	0
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	China													
[3Y - 5Y] [5Y - 10Y [ [10Y - more Total	-													
[0-3M] [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Switzerland													
۲۵۲ - ۲۵۲ آ ۲۵۲ - ۲۵۲ آ ۲۵۲ آ	-													
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y] [5Y - 10Y]	Other advanced economies non EEA													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Other Central and eastern													
	Europe countries non EEA													
f10Y - more Total														
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Middle East													
10-3M f [ 0 - 3M f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y [ [ 3Y - 5Y f [ 5Y - 10Y f [ 10Y - more Total														
[ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	Latin America and the Caribbean													
[5Y - 10Y [ [10Y - more Total														



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

							BNG Bank N.V.							
							As of 30/06/2021							
						Direc	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Others				0 0 0 0 0		0 0 0 0 0 0					0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

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

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

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

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S. ).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

#### 2021 EU-wide Transparency Exercise

Performing and non-performing exposures

#### BNG Bank N.V.

				As of 30/09/202	D								As of 31/12/202	0			
	Gro	oss carrying amo	ount					Collaterals and financial		Gro	oss carrying amou	int			ed impairment, a fair value due to		Collaterals and financial
	Of which performing but past due >30	Of v	vhich non-perfor	ming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perfo	ming exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of wi	hich non-perforr	ming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)	days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits									2,316	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)									18,449		0	0	0	6	0	0	0
Central banks									0	0	0	C	0	0	0	0	0
General governments									9,264	0	0	0	0	1	0	0	0
Credit institutions									2,087	0	0	C	0	0	0	0	0
Other financial corporations									5,217	0	0	C	0	5	0	0	0
Non-financial corporations									1,882	0	0	C	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)									110,256	0	396	396	396	35	175	175	38
Central banks									0	0	0	٥	0 0	0	0	0	0
General governments									33,952	0	0	٥	0 0	4	o	0	0
Credit institutions									19,525	0	0	٥	0 0	0	0	0	0
Other financial corporations									1,855	0	0	0	0 0	1	0	0	0
Non-financial corporations									51,494	0	365	365	365	22	175	175	7
of which: small and medium-sized enterprises at amortised cost									12,829	0	137	137	137	2	22	22	7
of which: Loans collateralised by commercial immovable property at amortised cost									0	0	0	0	0	0	0	0	0
Households									3,431	0	30	30	30	8	o	0	30
of which: Loans collateralised by residential immovable property at amortised cost									117	0	0	0	0	0	0	0	0
of which: Credit for consumption at amortised cost									0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT									131,022	0	396	396	396	41	175	175	38
OFF-BALANCE SHEET EXPOSURES									10,887		1	1	1	4	0	0	0

<sup>10</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 <sup>10</sup> Institutions report here collective allowarces for incurrends tar nortised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at far value of bet than FT) <sup>10</sup> Institutions report here collective allowarces for incurrends tar nortised cost) and changes in far value of the collective allowarces due to credit risk and provisions (instruments at far value of bet than FT) <sup>10</sup> Institutions report here specified incurrends tar nortised cost) and changes in far value of the collective allowarces at far value of the than FTD <sup>10</sup> Control cost post of the collective allowarces for incurrends tar nortised cost and changes in far value of the collective allowarces at far value of the collective allowarces for incurrends tar disclosed with poster specified incurrends tar nortised cost and the cost and target in far value of the collective allowarces for incurrends target and cost and the cost and target in far value of the collective allowarces for incurrends target and target and target bet than ellowarces for incurrends target and cost and target and tar



Performing and non-performing exposures

#### BNG Bank N.V.

				As of 31/03/202	1								As of 30/06/202	1			
	Gross	carrying amoun	nt		Accumulat changes in provisions			Collaterals and financial		Gross o	arrying amou	unt <sup>s</sup>			ed impairment, a fair value due to s		Collaterals and financial
	Of which performing but past due >30	Of whi	ich non-perfor	ming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)	days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
(min EUR) Cash balances at central banks and other demand deposits									15,716	0	0		0	0	0	0	0
Debt securities (including at amortised cost and fair value)									18,001					4		0	
Central banks									,	0	-	-	0	0	0	0	0
General governments									8,761	0	0	c	0	0	C	0	0
Credit institutions									2,155	0	0	c	0	0	C	0	0
Other financial corporations									5,382	0	0	c	0	4	C	0	0
Non-financial corporations									1,703	0	0	c	0	0	C	0	0
Loans and advances(including at amortised cost and fair value)									104,664	0	410	410	410	19	189	189	174
Central banks									0	0	0	c	0 0	0	C	0	0
General governments									33,746	0	0	c	) o	3	C	0	0
Credit institutions									13,110	0	0	c	0 0	0	C	0	0
Other financial corporations									2,373	0	0	c	0 0	1	C	0	0
Non-financial corporations									52,116	0	381	381	. 381	13	189	189	145
of which: small and medium-sized enterprises at amortised cost									13,085	0	122	122	122	2	15	15	106
of which: Loans collateralised by commercial immovable property at amortised cost									0	o	0	C	0	0	0	o	0
Households									3,319	0	30	30	30	2	c	0	30
of which: Loans collateralised by residential immovable property at amortised cost									111	o	0	C	0	0	0	o	0
of which: Credit for consumption at amortised cost									43	0	0	C	0	0	0	0	0
DEBT INSTRUMENTS other than HFT									138,381	0	410	410	410	23	189	189	174
OFF-BALANCE SHEET EXPOSURES									12,142		13	13	13	1	0	0	0

(1) for the definition of non-performing exposures please refer to COMMISSION INPLIMENTING REGLATION (E0) 2015/227 of 3 January 2015, AMREX V, Pat 2-1 emplate related instructions, substate 29 (2) Institutions expost here collective allowances for incurrents but not reported losses (instruments at anotised cost) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised cost) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised cost) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised cost) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised cost) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised cost) and changes in far value of the relative allowances for incurrents anotised cost) and changes in far value of the relative allowances (instruments at anotised cost) and changes in far value of the relative allowances for incurrents and incurrents and incurrents on its of each cost of state at a scalar but no reported in scalar but no relative allowances for incurrents and incurrents and incurrents on its of each cost of state at a scalar but no relative allowances for incurrents and incurrents and incurrents and incurrents on its of each cost and integrations as each include units of each cost and in the apposite sign of wheth is reported according to the PIREP framework (templates F 18.00 / F 19.00), which follows as sign comments. This is because, based on this sign comments, the provisions (instruments are earched in reported in the integration and instruments and end and cost and integration and instruments a

#### EBA EUROPEAN BANKING AUTHORITY

## 2021 EU-wide Transparency Exercise

Forborne exposures

BNG Bank N.V.

		As of 30	/09/2020					As of 31/	12/2020		
	ying amount of with forbearance	Accumulated i accumulated o value due to c	impairment, changes in fair redit risk and r exposures with	received on e	ancial guarantees xposures with e measures		ing amount of with forbearance	Accumulated in accumulated cl value due to cr	npairment, hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)	Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits						0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)						0	o	0	0	0	o
Central banks						0	0	0	0	0	
General governments						0	0	0	0	0	
Credit institutions						0	0	0	0	0	
Other financial corporations						0	0	0	0	0	
Non-financial corporations						0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)						392	170	40	33	30	0
Central banks						0	0	0	0	0	0
General governments						0	0	0	0	0	0
Credit institutions						0	0	0	0	0	0
Other financial corporations						17	0	0	0	0	0
Non-financial corporations						301	170	39	33	30	0
of which: small and medium-sized enterprises at amortised cost						121	121	22	22	0	
Households						74	0	1	0	0	0
DEBT INSTRUMENTS other than HFT						392	170	40	33	30	
Loan commitments given						13	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>											
Loans and advances that have been forborne more than twice						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria						0					

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

<sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

BNG	Bank	N.V.	

		As of 31	/03/2021					As of 30/	06/2021		
	ying amount of with forbearance	Accumulated accumulated of accumulated on accumulat	mpairment, changes in fair redit risk and exposures with		ancial guarantees xposures with e measures		ing amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)	Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits						0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)						0	0	0	0	0	0
Central banks						0	0	0	0	0	
General governments						0	0	0	0	0	
Credit institutions						0	0	0	0	0	
Other financial corporations						0	0	0	0	0	
Non-financial corporations						0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)						305	159	27	21	246	138
Central banks						0	0	0	0	0	0
General governments						0	0	0	0	0	0
Credit institutions						0	0	0	0	0	0
Other financial corporations						14	0	0	0	13	0
Non-financial corporations						288	159	27	21	232	138
of which: small and medium-sized enterprises at amortised cost				_		117	117	15	15	102	
Households						4	0	0	0	0	0
DEBT INSTRUMENTS other than HFT						305	159	27	21	246	
Loan commitments given						8	0	0	0	1	0
QUALITY OF FORBEARANCE <sup>2</sup>											
Loans and advances that have been forborne more than twice						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria						0					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading BNG Bank N.V.

		AS OF 3U	/09/2020					AS OF 3	1/12/2020			AS OF	31/03/2021					AS OF 3U	0/06/2021		
	Gross carryi				Accumulated		rying amount		-		Accumulated	Gross carrying amount	-		Accumulated	Gross can	rying amount				Accumulated
(min EUR)		of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>3</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Of which: non- performi of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>3</sup>	negative changes in fair value due to credit risk on non-performing exoosures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
					copusares						coposares				exposures						coposares
A Agriculture, forestry and fishing						0	0	0	0	0	0					0	0	0	0	0	0
B Mining and guarrying						0	0	0	0	0	0					0	0	0	0	0	0
C Manufacturing						0	0	0	0	0	0					8	0	0	8	0	0
D Electricity, gas, steam and air conditioning supply						799	0	0	799	3	0					906	41	41	906	7	0
E Water supply						1,472	49	49	1,472	11	0					1,417	42	42	1,417	6	0
F Construction						1.139	0	0	1.130	1	0					1.192	0	0	1.183	1	0
G Wholesale and retail trade						231	165	165	231	133	0					235	166	166	235	152	0
H Transport and storage						934	0	0	934	2	0					908	0	0	908	2	0
I Accommodation and food service activities						0	0	0	0	0	0					0	0	0	0	0	0
3 Information and communication						54	0	0	54	0	0					77	0	0	77	0	0
K Financial and insurance activities						255	0	0	255	0	0					215	0	0	215	0	0
L Real estate activities						43,030	4	4	42,580	3	0					43,542	0	0	43,150	2	0
M Professional, scientific and technical activities						645	139	138	558	34	0					604	127	127	526	27	0
N Administrative and support service activities						39	0	0	39	0	0					41	0	0	41	0	0
O Public administration and defence, compulsory social security						0	0	0	0	0	0					0	0	0	0	0	0
P Education						37	0	0	37	0	0					19	0	0	19	0	0
Q Human health services and social work activities						2,593	8	8	2,593	8	0					2,748	4	4	2,748	5	0
R Arts, entertainment and recreation						40	0	0	40	0	0					74	0	0	74	0	0
S Other services						224	0	0	224	2	0					129	0	0	129	0	0
Loans and advances						51.494	365	364	50,948	197	0					52.116	381	381	51.637	203	0

<sup>(10</sup> The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

BNG Bank N.V.

							As of 30	/09/2020														As of 3	1/12/2020							
	Gross	canying amoun						Accumulated imp		lated negative changes		ĸ	Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated in						Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EJR)		Performing	Of which: exposures wi forbainance measures	Of which: Instruments with significant increase in oredt rak since initial recognition but rot credit- impaind (Stage 2)	ing Of which: exposures wi forbaarance measures	th Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:	Of which: exposures with forbearance measures	Of which: Utilikely to pay that are not past-due or past-due or 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbeasings maintures	Of which: Instruments with significant increase in condit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearence measures	Of which: Instruments with significant increase in condit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: soposunis with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the contact of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant monitoria															7	7	۰	6	٥	۰	٥	0	٥	٥	۰	٥	0	٥	٥	۰
of which: Households															5	5	٥	4	0	0	0	0	0	0	0	0	0	0	٥	0
of which: Collateralised by residential immovable property															0	۰	٥	•	0	•	٥	0	۰	0	•	0	0	0	٥	۰
of which: Non-financial corporations															0	۰	٥	0	0	0	٥	0	۰	٥	0	٥	0	0	٥	۰
of which: Small and Medium-sized Enterprises															0	۰	٥	0	0	0	٥	0	۰	٥	0	٥	0	0	٥	0
of which: Collateralised by commercial immovable property															٥	0	0	0	٥	0	٥	٥	٥	٥	0	٥	0	٥	0	0

							As of 30	/09/2020															As of 31	/12/2020							
	Gross	carrying amount						Accumulated imp			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross canying amount		anying amount							Accumulated im		nulated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing						Performing												Non-perform											
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbianance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with ferbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantitet received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not paid-due or paid-due <= 90 days			Of which: exposures w forbeasince measures	Of which: Instruments with significant increase in credit mik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with sopined EBA-compliant monatoria																0	٥	٥	٥	٥	٥	٥	٥	٥	٥	۰	٥	0	٥	0	۰
of which: Households																0	۰	٥	•	0	0	0	٥	۰	٥	۰	٥	0	٥	0	۰
of which: Collateralised by residential immovable property																0	۰	٥	۰	0	0	0	٥	۰	٥	0	٥	0	٥	0	۰
of which: Non-financial corporations																0	۰	٥	۰	0	0	0	٥	۰	٥	0	٥	0	٥	0	۰
of which: Small and Medium-sized Enterprises																0	0	0	٥	0	0	٥	0	0	٥	0	0	0	٥	0	0
of which: Collateralised by commercial immovable property																0	٥	0	۰	0	0	0	٥	٥	٥	۰	٥	0	٥	0	۰

							As of 30,	09/2020															As of 31	/12/2020							
	i canying amoun							Accumulated imp			nges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount		carrying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)	Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but net credit- impained (Slage 2)	Non-perform	ing Of which: exposures with forbearance meakures	Of which: Urlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but ret credit- impained (Stage 2)		ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis			Performing	Of which: exposures wi forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ing Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sepsiums with forbearance meakunes	Of which: Instruments with significant increase in credit tisk since initial recognition but not credit- impaired (Stage 2)		ng Of which: eopoisnes with forbairance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	Public guarantee recensed in the contact of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes																٥	0	٥	۰	٥	۰	0	0	۰	٥	•	0	٥	٥	٥	•
of which: Households																٥	0			٥			0	۰			٥				۰
of which: Collateralised by residential immovable property																٥	0			٥			0	0			٥				۰
of which: Non-financial corporations																٥	0	0	0	٥	0	0	0	0	٥	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises																٥	٥			٥			٥	٥			٥				0
of which: Collateralised by commercial immovable property																0	٥			0			٥	٥			٥				0



Information on loans and advances subject to legislative and non-legislative motionic and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

BNG Bank N.V.

							As of 31	/03/2021														As of 30	/06/2021							
	Gross												Maximum amount of the guarantee that can be considered	Gross canying amount														×	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in	Non-perform	Df which: exposures with forbearance measures	of which:			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in	Of which: exposures with forbearance melasures	Of which:	Public guarantee				Of which: exposures with forbearince measures	Of which: Instruments with significant increase in		Of which: exposures with forbearance measures	Of which:			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in		ng Of which: exposiums with forbearance measures	Of which:	Public guarantee	
(min EUR)			credit risk sino initial recognition but not credit- impained (Stage 2)			Unlikely to pay that are not past-due or past-due <= 90 days				credit risk since initial recognition but not credit- impained (Stage 2)		Unlikely to pay that are not past-due or past-due <= 90 days	received in the context of the COVID-19 crisis	non- performing exposiunes				credit risk since initial recognition but not credit- impained (Stage 2)			Unlikely to pay that are not past-due or past-due <= 90 days				credit rak since initial recognition but not credit- impained (Stage 2)			Unlikely to pay that are not past-due or past-due <= 90 days	received in the context of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant monitoria															0	0	٥	٥	٥	•	٥	0	٥	٥	0	٥	0	٥	٥	0
of which: Households															0	0	0	۰	0	0	٥	0	٥	٥	0	0	0	0	٥	0
of which: Collateralised by residential immovable property															0	0	0	۰	0	0	۰	0	۰	٥	0	0	0	۰	0	0
of which: Non-financial corporations															0	0	0	۰	٥	0	۰	0	۰	٥	٥	٥	0	۰	٥	0
of which: Small and Medium-sized Enterprises															0	0	0	۰	0	0	٥	0	۰	٥	0	0	0	0	٥	0
of which: Collateralised by commercial immovable property															٥	0	٥	۰	٥	0	٥	0	٥	٥	0	٥	0	۰	٥	0

								/03/2021															As of 30	/06/2021							
	Gross	carrying amoun						Accumulated imp			inges in fair vals				rois canying amount		carrying amount							Accumulated imp			enges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform			Performing			Non-perform													Performing			Non-performi				
(min EUR)			Of which: soposumes with forbearance measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Of which: exposures with forbearance measures	Of which: Instrumental with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	neceived in the context of the	Inflows to non- performing exposures			Of which: exposures with forbeasance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposume with forbearance measures	Of which: h Shitruments with significant increase in credit risk since initial necognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monatoria																٥	0	٥	۰	0	0	٥	0	٥	٥	۰	٥	0	٥	0	0
of which: Households																٥	0	٥	٥	٥	0	٥	0	٥	٥	0	٥	0	٥	0	۰
of which: Collateralised by residential immovable property																٥	0	٥	۰	0	0	0	0	۰	٥	۰	0	0	۰	0	0
of which: Non-financial corporations																٥	0	٥	۰	٥	0	0	0	۰	٥	۰	0	0	۰	0	0
of which: Small and Medium-sized Enterprises																٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥
of which: Collateralised by commercial immovable property																0	0	٥	•	0	0	0	0	۰	٥	0	0	0	۰	0	0

							As of 31/0	3/2021														As of 30	/06/2021							
													Maximum amount of the guarantee that can be considered	Gross canying amount														x	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in create risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposures with forbearance measures	Of which: Instruments with significant increase in create risk since initial recognition but not credit- impaired (Stage 2)	ng Of which: seposuris with forbaarance melakunos	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: sepsures with forbearance measures	Of which: Instruments with significant instaise in credit mik since initial recognition but not credit- impained (Slage 2)		ing Of which: exposures with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: I finitruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ing Of which: exposures with forbainance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Informs to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes															٥	٥	٥	۰	٥	٥	٥	0	۰	٥	۰	0	٥	۰	٥	۰
of which: Households															٥	۰			٥			0	۰			0				۰
of which: Collateralised by residential immovable property															٥	۰			٥			0	۰			0				۰
of which: Non-financial corporations															٥	٥	٥	٥	٥	٥	٥	0	٥	٥	٥	٥	٥	٥	0	٥
of which: Small and Medium-sized Enterprises															٥	٥			٥			0	0			٥				0
of which: Collateralised by commercial immovable property															0	0			0			0	٥			0				•

