



## 2021 EU-wide Transparency Exercise

<b>Bank Name</b>	BNG Bank N.V.
<b>LEI Code</b>	529900GGYMNGRQTDOO93
<b>Country Code</b>	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.

## 2021 EU-wide Transparency Exercise

### 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
<b>Available capital (amounts)</b>						
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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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))	-
<b>Leverage ratios</b>						
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

## 2021 EU-wide Transparency Exercise

### 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition		4,783		4,845	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		137,526		48,813	C 47.00 (r300,c010)	
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.

(mbln EUR, %)			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS		4,783		4,845	C 01.00 (y01c0100)	Articles 4(18) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		4,050		4,112	C 01.00 (y02c0100)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		146		146	C 01.00 (y02c0101)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 41 of CRR	
	A.1.2	Retained earnings		3,640		3,738	C 01.00 (y130c0100)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income		287		257	C 01.00 (y08c0100)	Articles 4(100), 26(1) point (c) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves		0		0	C 01.00 (y09c0100)	Articles 4(117) and 26(1) point (a) of CRR	
	A.1.5	Funds for general banking risk		0		0	C 01.00 (y210c0100)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital		0		0	C 01.00 (y230c0100)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters		-21		-18	C 01.00 (y202c0100)	Articles 12 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)		0		0	C 01.00 (y300c0100) + C 01.00 (y340c0100)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR	
	A.1.9	(-) DTIs that rely on future profitability and do not arise from temporary differences net of associated DTIs		0		0	C 01.00 (y310c0100)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IRR shortfall of credit risk adjustments to expected losses		0		0	C 01.00 (y360c0100)	Articles 36(1) point (d), 40 and 150 of CRR	
	A.1.11	(-) Defined benefit pension fund assets		0		0	C 01.00 (y390c0100)	Articles 4(109), 36(1) point (a) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	C 01.00 (y400c0100)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	C 01.00 (y460c0100)	Article 36(1) point (i) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0		0	C 01.00 (y480c0100) + C 01.00 (y490c0100) + C 01.00 (y500c0100) + C 01.00 (y47c0100) + C 01.00 (y47c0100)	Articles 4(36), 36(1) point (d) (i) and 88 to 91 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 258 of CRR, Articles 36(1) point (i) (v) and 153(9) of CRR and Articles 36(1) point (i) (v) and 153(6) of CRR	
	A.1.14.1	Of which: from securitisation positions (-)		0		0	C 01.00 (y480c0100)	Articles 36(1) point (i) (v), 24(3) point (b), 24(4) point (b) and 258 of CRR	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	C 01.00 (y490c0100)	Articles 4(27), 36(1) point (j), 43 to 46, 48 (2) and (3), and 79 of CRR	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0		0	C 01.00 (y500c0100)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR	
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0		0	C 01.00 (y500c0100)	Articles 4(27), 36(1) point (j), 43, 45, 46, 48(2) point (b), 48(2) (i) (2) and 79 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	C 01.00 (y510c0100)	Article 48 of CRR	
	A.1.18A	(-) Insufficient coverage for non-performing exposures					-11	C 01.00 (y513c0100)	Article 36(1) point (n) and Article 49: CRR
	A.1.18B	(-) Minimum value commitment shortfalls					0	C 01.00 (y514c0100)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges					0	C 01.00 (y515c0100)	Article 36(1) point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-1			0	C 01.00 (y524c0100)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0			0	C 01.00 (y529c0100)	-
	A.1.21	Transitional adjustments		0			0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0			0	C 01.00 (y220c0100)	Articles 48(3) to (7), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0			0	C 01.00 (y240c0100)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0			0	C 01.00 (y520c0100)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		733			733	C 01.00 (y530c0100)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		733			733	C 01.00 (y540c0100) + C 01.00 (y670c0100)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0			0	C 01.00 (y720c0100)	
A.2.3	Other Additional Tier 1 Capital components and deductions		0			0	C 01.00 (y680c0100) + C 01.00 (y700c0100) + C 01.00 (y710c0100) + C 01.00 (y740c0100) + C 01.00 (y740c0100) + C 01.00 (y740c0100)		
A.2.4	Additional Tier 1 transitional adjustments		0			0	C 01.00 (y680c0100) + C 01.00 (y680c0100) + C 01.00 (y730c0100)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)			4,783		4,845	C 01.00 (y615c0100)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)			0		0	C 01.00 (y750c0100)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments			0			C 01.00 (y760c0100) + C 01.00 (y890c0100)		
A.4.2	Other Tier 2 Capital components and deductions			0		0	C 01.00 (y810c0100) + C 01.00 (y820c0100) + C 01.00 (y830c0100) + C 01.00 (y840c0100) + C 01.00 (y850c0100) + C 01.00 (y860c0100) + C 01.00 (y870c0100) + C 01.00 (y870c0100) + C 01.00 (y870c0100)		
A.4.3	Tier 2 transitional adjustments			0		0	C 01.00 (y880c0100) + C 01.00 (y980c0100) + C 01.00 (y960c0100)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT		12,127		13,437	C 02.00 (y01c0100)	Articles 52(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included			0		0	C 01.01 (y01c0100)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		33.40%		30.60%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)			39.44%		36.06%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)			39.44%		36.06%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,050		4,112	[A.1+A.1.1+A.1.1.1+MIN(A.2+A.1.1.3-A.2.3-A.2.4+MIN(A.4+A.1.1.3-A.4.3-0,0))]	-	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		33.40%		30.60%	[D.1]/[B-0.1]	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (y460c0100)		
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (y460c0100)		
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0		0	C 05.02 (y460c0100)		
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0		0	C 05.01 (y460c0100)		

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

## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

BNG Bank N.V.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
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 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA		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_110)*12.5
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.

## 2021 EU-wide Transparency Exercise

P&L  
BNG Bank N.V.

(m€ 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
<b>TOTAL OPERATING INCOME, NET</b>		<b>487</b>		<b>300</b>
(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>2</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 subsidiaries, 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 subsidiaries, 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
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>		<b>221</b>		<b>187</b>
Of which attributable to owners of the parent		221		187

<sup>1</sup> Information available only as of end of the year<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."

## 2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

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				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
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)(i); 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)(i); 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), IAS 6	

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities							9,677	61	0	0	-1	0							9,412	62	0	0	0	0	Annex V.Part 1.31, 44(b)
	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 amortised cost	Debt securities							7,714	172	0	-1	-5	0							7,638	70	0	-1	-3	0	Annex V.Part 1.31, 44(b)
	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)

<sup>(1)</sup> 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.

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

BNG Bank N.V.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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(l)
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



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

BNG Bank N.V.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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
	Debt securities		0		0	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits		1		932	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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.

(mln EUR)	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020									
Traded debt Instruments		0											0	0	0	0						
Of which: General risk		0											0	0	0	0						
Of which: Specific risk		0											0	0	0	0						
Equities		0											0	0	0	0						
Of which: General risk		0											0	0	0	0						
Of which: Specific risk		0											0	0	0	0						
Foreign exchange risk		0											0	0	0	0						
Commodities risk		0											0	0	0	0						
Total		0											0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021									
Traded Debt Instruments		0											0	0	0	0						
Of which: General risk		0											0	0	0	0						
Of which: Specific risk		0											0	0	0	0						
Equities		0											0	0	0	0						
Of which: General risk		0											0	0	0	0						
Of which: Specific risk		0											0	0	0	0						
Foreign exchange risk		0											0	0	0	0						
Commodities risk		0											0	0	0	0						
Total		0											0	0	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	(in EUR, %)								
	Central governments or central banks					7,699	55,252	0	
	Regional governments or local authorities					36,823	38,175	69	
	Public sector entities					3,614	2,959	363	
	Multilateral Development Banks					144	144	0	
	International Organisations					1,417	1,417	0	
	Institutions					3,914	3,395	481	
	Corporates					65,557	6,874	8,059	
	of which: SME					14,244	367	363	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property					117	34	34	
	of which: SME					0	0	0	
	Exposures in default					397	183	183	175
	Items associated with particularly high risk					132	34	53	
	Covered bonds					1,385	1,385	139	
	Claims on institutions and corporates with a < 12 credit assessment					0	0	0	
	Collective Investments undertakings (CIU)					0	0	0	
	Equity					31	31	31	
	Other exposures					20,863	20,863	64	
	Standardised Total <sup>4</sup>					142,089	132,652	9,423	214

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
NETHERLANDS	(in EUR, %)								
	Central governments or central banks					1,807	50,130	0	
	Regional governments or local authorities					36,461	37,087	0	
	Public sector entities					2,660	1,987	383	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					277	221	29	
	Corporates					61,602	7,208	6,919	
	of which: SME					14,244	367	363	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property					117	34	34	
	of which: SME					0	0	0	
	Exposures in default					397	183	183	175
	Items associated with particularly high risk					132	34	53	
	Covered bonds					957	956	96	
	Claims on institutions and corporates with a < 12 credit assessment					0	0	0	
	Collective Investments undertakings (CIU)					0	0	0	
	Equity					31	31	31	
	Other exposures					20,863	20,863	64	
	Standardised Total <sup>4</sup>					20,863	20,863	64	210

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks					0	266	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					1,103	1,103	340	
	Corporates					1,756	941	699	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Covered bonds					404	403	40	
	Claims on institutions and corporates with a < 12 credit assessment					0	0	0	
	Collective Investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total <sup>4</sup>					0	0	0	0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
BELGIUM	(in EUR, %)								
	Central governments or central banks					374	374	0	
	Regional governments or local authorities					0	87	17	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					1	1	0	
	Corporates					334	247	247	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a < 12 credit assessment					0	0	0	
	Collective Investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total <sup>4</sup>					0	0	0	0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
FRANCE	(in EUR, %)								
	Central governments or central banks					965	971	0	
	Regional governments or local authorities					0	538	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					1,639	1,101	51	
	Corporates					287	252	71	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a < 12 credit assessment					0	0	0	
	Collective Investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					2	2	0	
	Standardised Total <sup>4</sup>					2	2	0	0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

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

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

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

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

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

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	
(in EUR, %)								
Consolidated data	Central governments or central banks			20,664	68,391	0		
	Regional governments or local authorities			37,157	38,294	42		
	Public sector entities			3,758	2,751	366		
	Multilateral Development Banks			170	170	0		
	International Organisations			1,572	1,572	0		
	Institutions			2,152	2,110	993		
	Corporates			67,687	10,688	8,227		
	of which: SME			14,548	462	337		
	Retail			0	0	0		
	of which: SME			0	0	0		
	Secured by mortgages on immovable property			111	76	76		
	of which: SME			0	0	0		
	Exposures in default			424	187	187		189
	Items associated with particularly high risk			0	0	0		
	Covered bonds			1,486	1,486	131		
	Claims on institutions and corporates with a ST credit assessment			0	0	0		
	Collective investments undertakings (CIU)			0	0	0		
	Equity			21	31	31		
	Other exposures			15,462	15,463	153		
	Standardised Total <sup>4</sup>			149,984	141,298	16,328		210

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

(2) Standardised Total does not include the Securitisation position unless in the reality prior to the 2019 exercise.

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	
(in EUR, %)								
NETHERLANDS	Central governments or central banks			16,969	64,693	0		
	Regional governments or local authorities			36,546	38,041	0		
	Public sector entities			2,434	1,525	366		
	Multilateral Development Banks			0	0	0		
	International Organisations			0	0	0		
	Institutions			326	279	40		
	Corporates			62,838	7,599	7,001		
	of which: SME			14,548	462	337		
	Retail			0	0	0		
	of which: SME			0	0	0		
	Secured by mortgages on immovable property			111	76	76		
	of which: SME			0	0	0		
	Exposures in default			424	187	187		0
	Items associated with particularly high risk			0	0	0		
	Covered bonds			968	967	97		
	Claims on institutions and corporates with a ST credit assessment			0	0	0		
	Collective investments undertakings (CIU)			0	0	0		
	Equity			21	31	31		
	Other exposures			15,462	15,463	153		
	Standardised Total <sup>4</sup>							0

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

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

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	
(in EUR, %)								
UNITED KINGDOM	Central governments or central banks			0	0	0		
	Regional governments or local authorities			0	0	0		
	Public sector entities			0	0	0		
	Multilateral Development Banks			0	0	0		
	International Organisations			0	0	0		
	Institutions			0	0	0		
	Corporates			2,330	2,124	1,212		
	of which: SME			0	0	0		
	Retail			0	0	0		
	of which: SME			0	0	0		
	Secured by mortgages on immovable property			0	0	0		
	of which: SME			0	0	0		
	Exposures in default			0	0	0		0
	Items associated with particularly high risk			0	0	0		
	Covered bonds			340	340	34		
	Claims on institutions and corporates with a ST credit assessment			0	0	0		
	Collective investments undertakings (CIU)			0	0	0		
	Equity			0	0	0		
	Other exposures			0	0	0		
	Standardised Total <sup>4</sup>							0

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

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

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	
(in EUR, %)								
BELGIUM	Central governments or central banks			438	438	0		
	Regional governments or local authorities			0	0	0		
	Public sector entities			0	0	0		
	Multilateral Development Banks			0	0	0		
	International Organisations			1,419	1,419	0		
	Institutions			0	1	0		
	Corporates			338	251	251		
	of which: SME			0	0	0		
	Retail			0	0	0		
	of which: SME			0	0	0		
	Secured by mortgages on immovable property			0	0	0		
	of which: SME			0	0	0		
	Exposures in default			0	0	0		0
	Items associated with particularly high risk			0	0	0		
	Covered bonds			0	0	0		
	Claims on institutions and corporates with a ST credit assessment			0	0	0		
	Collective investments undertakings (CIU)			0	0	0		
	Equity			0	0	0		
	Other exposures			0	0	0		
	Standardised Total <sup>4</sup>							0

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

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

Standardised Approach								
As of 31/03/2021				As of 30/06/2021				
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	
(in EUR, %)								
FRANCE	Central governments or central banks			854	854	0		
	Regional governments or local authorities			234	0	0		
	Public sector entities			234	234	0		
	Multilateral Development Banks			0	0	0		
	International Organisations			0	0	0		
	Institutions			802	802	207		
	Corporates			286	286	99		
	of which: SME			0	0	0		
	Retail			0	0	0		
	of which: SME			0	0	0		
	Secured by mortgages on immovable property			0	0	0		
	of which: SME			0	0	0		
	Exposures in default			0	0	0		0
	Items associated with particularly high risk			0	0	0		
	Covered bonds			0	0	0		
	Claims on institutions and corporates with a ST credit assessment			0	0	0		
	Collective investments undertakings (CIU)			0	0	0		
	Equity			0	0	0		
	Other exposures			0	0	0		
	Standardised Total <sup>4</sup>							0

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

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

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

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

(2) Total value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments

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

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

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes overall credit risk adjustments.

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

## 2021 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

BNG Bank N.V.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(mln EUR, %)	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	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Consolidated data	Central banks and central governments					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporates - Of Which: SME					0	0	0	0	0	0
	Retail					0	0	0	0	0	0
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
	Equity					0	0	0	0	0	0
	Other non credit-obligation assets					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 Securitisation position unlike in the results prior to the 2019 exercise.

## 2021 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

BNG Bank N.V.

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
	(mln EUR, %)	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	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	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 Securitisation position unlike in the results prior to the 2019 exercise.



[illegible]



(min EUR)

[illegible]

[illegible]

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

BNG Bank N.V.

(mln EUR)		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				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	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Africa													
Total														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Others	0	0	0	0	0	0	0	0	0	0	0	0	
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	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
		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 "Others".

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

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

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

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

Regions:

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

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

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

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

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

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

(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.

[illegible]

[illegible]



As of 30/06/2021

As of 30/06/2021

[illegible]

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

BNG Bank N.V.

As of 30/06/2021

As of 30/06/2021														
		Direct exposures						Off balance sheet				Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off-balance sheet exposures		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions	
				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			
[ 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 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 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 "Others".

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

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

Regions:

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

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

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

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

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

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

(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.

(mln EUR)	As of 30/09/2020								As of 31/12/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>				
		Of which: defaulted	Of which Stage 3				Of which Stage 3			Of which: defaulted	Of which Stage 3				Of which Stage 3			
Cash balances at central banks and other demand deposits									2,316	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)									18,449	0	0	0	0	6	0	0	0	0
Central banks									0	0	0	0	0	0	0	0	0	0
General governments									9,264	0	0	0	0	1	0	0	0	0
Credit institutions									2,087	0	0	0	0	0	0	0	0	0
Other financial corporations									5,217	0	0	0	0	5	0	0	0	0
Non-financial corporations									1,882	0	0	0	0	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	38
Central banks									0	0	0	0	0	0	0	0	0	0
General governments									33,952	0	0	0	0	4	0	0	0	0
Credit institutions									19,525	0	0	0	0	0	0	0	0	0
Other financial corporations									1,855	0	0	0	0	1	0	0	0	0
Non-financial corporations									51,494	0	365	365	365	22	175	175	38	38
of which: small and medium-sized enterprises at amortised cost									12,829	0	137	137	137	2	22	22	3	3
of which: Loans collateralised by commercial immovable property at amortised cost									0	0	0	0	0	0	0	0	0	0
Households									3,431	0	30	30	30	8	0	0	30	30
of which: Loans collateralised by residential immovable property at amortised cost									117	0	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	0
DEBT INSTRUMENTS other than HFT									131,022	0	396	396	396	41	175	175	38	38
OFF-BALANCE SHEET EXPOSURES									10,887		1	1	1	4	0	0		

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.<sup>(5)</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.

## 2021 EU-wide Transparency Exercise

## Performing and non-performing exposures

BNG Bank N.V.

	As of 31/03/2021								As of 30/06/2021								
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount <sup>5</sup>				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>5,6</sup>		Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>						
		Of which: defaulted	Of which Stage 3					Of which: defaulted	Of which Stage 3			Of which Stage 3					
(mln EUR)																	
Cash balances at central banks and other demand deposits									15,716	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)									18,001	0	0	0	0	4	0	0	0
Central banks									0	0	0	0	0	0	0	0	0
General governments									8,761	0	0	0	0	0	0	0	0
Credit institutions									2,155	0	0	0	0	0	0	0	0
Other financial corporations									5,382	0	0	0	0	4	0	0	0
Non-financial corporations									1,703	0	0	0	0	0	0	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	0	0	0	0	0	0
General governments									33,746	0	0	0	0	3	0	0	0
Credit institutions									13,110	0	0	0	0	0	0	0	0
Other financial corporations									2,373	0	0	0	0	1	0	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	0	0	0	0	0	0	0	0
Households									3,319	0	30	30	30	2	0	0	30
of which: Loans collateralised by residential immovable property at amortised cost									111	0	0	0	0	0	0	0	0
of which: Credit for consumption at amortised cost									43	0	0	0	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 IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

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

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

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

(5) 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.

## 2021 EU-wide Transparency Exercise

### Forborne exposures

BNG Bank N.V.

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
(mln EUR)												
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)							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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2021 EU-wide Transparency Exercise

### Forborne exposures

BNG Bank N.V.

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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	
(mln EUR)												
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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



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

(m EUR)	As of 30/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/09/2021					
	Gross carrying amount			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	
	Of which: non-performi	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-performi	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-performi	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-performi	Of which: defaulted	Of which loans and advances subject to impairment			
A Agriculture, forestry and fishing				0	0	0	0	0	0				0	0	0	0	0	0	0	0	0
B Mining and quarrying				0	0	0	0	0	0				0	0	0	0	0	0	0	0	0
C Manufacturing				0	0	0	0	0	0				0	0	0	0	0	0	0	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	1,139	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			
J 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	43,580	3	0				43,542	0	0	43,159	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>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

**2021 EU-wide Transparency Exercise**  
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.

(in EUR)	As of 30/09/2020													As of 31/12/2020																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be mobilised					Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be mobilised					Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
	Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															

(in EUR)	As of 30/09/2020											As of 31/12/2020																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
	Performing		Non-performing		Performing	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing		Non-performing		Performing	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)										Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
																											Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Of which: exposures with reference measures																															Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
Loans and advances with expired EBA-compliant moratoria																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															

(in EUR)	As of 30/09/2020												As of 31/12/2020											
	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be performed	Gross carrying amount	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be performed	Gross carrying amount
	Performing	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	
Newly originated loans and advances subject to public guarantee schemes														0	0	0	0	0	0	0	0	0	0	0
of which: Households														0	0		0			0				0
of which: Collateralised by residential immovable property														0	0		0			0				0
of which: Non-financial corporations														0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises														0	0		0			0				0
of which: Collateralised by commercial immovable property														0	0		0			0				0

(in EUR)	As of 30/03/2021											As of 30/06/2021										
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk					Maximum amount of the guarantees that can be considered	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk					Maximum amount of the guarantees that can be considered
	Performing		Non-performing			Performing		Non-performing			Public guarantee issued in the context of the COVID-19 crisis	Performing		Non-performing			Performing		Non-performing			Public guarantee issued in the context of the COVID-19 crisis
	Of which: exposures with no significant measures	Of which: exposures with significant measures (Stage 1)	Of which: exposures with no significant measures	Of which: exposures with significant measures (Stage 2)		Of which: exposures with no significant measures	Of which: exposures with significant measures (Stage 1)	Of which: exposures with significant measures (Stage 2)	Of which: exposures with no significant measures			Of which: exposures with no significant measures	Of which: exposures with significant measures (Stage 1)	Of which: exposures with significant measures (Stage 2)	Of which: exposures with no significant measures		Of which: exposures with no significant measures	Of which: exposures with significant measures (Stage 1)	Of which: exposures with significant measures (Stage 2)	Of which: exposures with no significant measures		
Notes and advances subject to active EBA-compliant insurance												0	0	0	0		0	0	0	0		0
of which: Households												0	0	0	0		0	0	0	0		0
of which: Collateralised by residential immovable property												0	0	0	0		0	0	0	0		0
of which: Non-financial corporations												0	0	0	0		0	0	0	0		0
of which: Small and Medium-sized Enterprises												0	0	0	0		0	0	0	0		0
of which: Collateralised by commercial immovable property												0	0	0	0		0	0	0	0		0

[illegible][illegible]