



2021 EU-wide Transparency Exercise

Bank Name	de Volksbank N.V.
LEI Code	724500A1FNICHSDF2I11
Country Code	NL

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

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

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Key Metrics

de Volksbank N.V.

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		3,223		3,195	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		3,223		3,195	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period		3,223		3,195	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition		3,223		3,195	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period		3,734		3,713	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		3,734		3,713	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount		10,331		11,279	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		10,331		11,279	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		31.19%		28.33%	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		31.19%		28.33%	(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		31.19%		28.33%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		31.19%		28.33%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition		36.14%		32.92%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		36.14%		32.92%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		62,494		62,647	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		5.16%		5.10%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(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		3,223		3,195	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		3,223		3,195	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		62,494		62,647	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		62,494		62,647	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		5.2%		5.1%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		5.2%		5.1%	[A.2]/[B.2]	

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Capital

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(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
OWN FUNDS Transitional period	A	OWN FUNDS		3,734		3,713	C 01.00 (910),0101	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		3,223		3,195	C 01.00 (910),0101	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,918		3,918	C 01.00 (910),0101	Articles 26(1) points (a) and (5), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		42		0	C 01.00 (910),0101	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		53		37	C 01.00 (910),0101	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves		-694		-624	C 01.00 (910),0101	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk		0		0	C 01.00 (910),0101	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 (910),0101	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-26		-23	C 01.00 (910),0101	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		0		0	C 01.00 (910),0101 + C 01.00 (910),0101	Articles 4(113), 36(1) point (f) and 37 of CRR, Articles 4(113), 36(1) point (f) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs		0		0	C 01.00 (910),0101	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses		0		0	C 01.00 (910),0101	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0		0	C 01.00 (910),0101	Articles 4(100), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	C 01.00 (910),0101	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 (910),0101	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 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101	Articles 4(16), 36(1) point (i) (i) and 89 to 91 of CRR, Articles 36(1) point (i) (i), 24(1) point (i), 24(1) point (i) and 258 of CRR, Articles 36(1) point (i) (i) and 258 of CRR, Articles 36(1) point (i) (i) and 258 of CRR, Articles 36(1) point (i) (i) and 258 of CRR
	A.1.14.1	Of which: from securitisation positions (-)		0		0	C 01.00 (910),0101	Articles 36(1) point (i) (i), 24(1) point (i), 24(1) point (i) 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 (910),0101	Articles 4(27), 36(1) point (i), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0		0	C 01.00 (910),0101	Articles 36(1) point (c) and 38, Articles 40(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 (910),0101	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	C 01.00 (910),0101	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (910),0101	Article 36(1) point (i) and Article 43 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (910),0101	Article 36(1) point (i) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (910),0101	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-70		-113	C 01.00 (910),0101	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0		0	C 01.00 (910),0101	-
	A.1.21	Transitional adjustments		0		0	GAZ (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 (910),0101	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0		0	C 01.00 (910),0101	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0		0	C 01.00 (910),0101	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0		0	C 01.00 (910),0101	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		0		0	C 01.00 (910),0101 + C 01.00 (910),0101	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	C 01.00 (910),0101	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101	
	A.2.4	Additional Tier 1 transitional adjustments		0		0	C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,223		3,195	C 01.00 (910),0101	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		511		519	C 01.00 (910),0101	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments		500		500	C 01.00 (910),0101 + C 01.00 (910),0101	
	A.4.2	Other Tier 2 Capital components and deductions		11		19	C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101	
	A.4.3	Tier 2 transitional adjustments		0		0	C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT		10,331		11,279	C 02.00 (910),0101	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included		0		0	C 05.01 (910),0101	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		31.19%		28.33%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)		31.19%		28.33%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)		36.14%		32.92%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		3,223		3,195	11.9 A.1.13 A.1.21 A.1.21.1 A.1.21.2 A.1.21.3 A.2.3 A.2.4 A.3 A.4 A.4.1 A.4.2 A.4.3	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		31.19%		28.33%	(10.1)/(10.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (910),0101	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (910),0101	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0		0	C 05.01 (910),0101	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0		0	C 05.01 (910),0101	

(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 disclosure

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Overview of Risk exposure amounts

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(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) ¹		8,080		8,337	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		2,183		2,656	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		5,897		5,682	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) ²		113		161	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		70		96	C 02.00 (R640, c010)
Settlement risk		0		0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)		17		19	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		1,451		1,451	C 02.00 (R590, c010)
Of which basic indicator approach		0		0	C 02.00 (R600, c010)
Of which standardised approach		1,451		1,451	C 02.00 (R610, c010)
Of which advanced measurement approach		0		0	C 02.00 (R620, c010)
Other risk exposure amounts		600		1,214	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total		10,331		11,279	

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

² 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.

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P&L
de Volksbank 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		1,148		525
Of which debt securities income		37		17
Of which loans and advances income		1,299		593
Interest expenses		298		133
(Of which deposits expenses)		234		95
(Of which debt securities issued expenses)		90		27
(Expenses on share capital repayable on demand)		0		0
Dividend income		0		0
Net Fee and commission income		45		20
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		12		-3
Gains or (-) losses on financial assets and liabilities held for trading, net		8		-6
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		-3		5
Gains or (-) losses from hedge accounting, net		0		4
Exchange differences (gain or (-) loss), net		11		5
Net other operating income /(expenses)		1		0
TOTAL OPERATING INCOME, NET		923		417
(Administrative expenses)		536		271
(Cash contributions to resolution funds and deposit guarantee schemes)		50		40
(Depreciation)		28		12
Modification gains or (-) losses, net		0		0
(Provisions or (-) reversal of provisions)		36		-1
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		-1		-1
(Other provisions)		37		0
Of which pending legal issues and tax litigation ¹		0		0
Of which restructuring ²		37		0
(Increases or (-) decreases of the fund for general banking risks, net) ²		0		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		39		-30
(Financial assets at fair value through other comprehensive income)		0		2
(Financial assets at amortised cost)		39		-31
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		2		-1
(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		0		0
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		233		126
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		174		94
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		174		94
Of which attributable to owners of the parent		174		94

¹ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

de Volksbank 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					4,672								8,036				IAS 1.54 (i)
Financial assets held for trading					540	0	503	37					247	0	216	31	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					6	0	0	6					7	0	0	7	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					0	0	0	0					0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					2,023	2,021	0	2					2,288	2,287	0	1	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					58,024								57,946				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					324	0	324	0					342	0	342	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					1,590								1,136				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹					304								471				
TOTAL ASSETS					67,484								70,473				IAS 1.9(a), IG 6

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021								
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			References		
		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							2,021	0	0	0	-1	0	0					2,288	0	0	0	-1	0	0			Annex V.Part 1.31, 44(b)
	Loans and advances							0	0	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							3,083	0	0	0	-1	0	0					3,196	0	0	0	-1	0	0			Annex V.Part 1.31, 44(b)
	Loans and advances							51,637	2,792	678	-30	-58	-77						51,876	2,442	567	-38	-36	-64			Annex V.Part 1.32, 44(a)	

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ 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

de Volksbank 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		500		180	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹		0		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		0		0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		61,281		65,073	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹		0		0	Accounting Directive art 8(3)
Derivatives – Hedge accounting		1,662		1,075	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		80		77	IAS 37.10; IAS 1.54(l)
Tax liabilities		17		12	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		493		632	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		0		0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹		0		0	Annex V Part 1.29
TOTAL LIABILITIES		64,033		67,049	IAS 1.9(b); IG 6
TOTAL EQUITY		3,450		3,424	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		67,484		70,473	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

de Volksbank 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			2,163		1,256	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		695		761	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		6		1	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		1		1	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		251		415	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits		214		124	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations		2,480		2,120	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits		143		107	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		3,766		3,313	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		880		873	ECB/2013/33 Annex 2.Part 2.9.1
	Households		47,399		51,011	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		4,745		5,774	Annex V.Part 1.42(f), 44(c)
Debt securities issued			6,619		7,389	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued			500		504	Annex V.Part 1.37
Other financial liabilities			65		62	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			63,444		66,328	

2021 EU-wide Transparency Exercise

Market Risk
de Volksbank 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	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	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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(m EUR, %)								
	Central governments or central banks					6,248	6,653	3	
	Regional governments or local authorities					776	8,333	0	
	Public sector entities					937	798	31	
	Multilateral Development Banks					436	416	0	
	International Organisations					38	38	0	
	Institutions					6,313	2,164	699	
	Corporates					1,761	921	654	
	of which: SME					29	25	19	
	Retail					604	140	89	
	of which: SME					115	80	50	
	Secured by mortgages on immovable property					533	546	274	
	of which: SME					546	538	267	
	Exposures in default					143	95	119	43

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

⁽²⁾ Exposure value Total does not include the Guarantee method unless in the scope rule in the 2018 exercise.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	(m EUR, %)								
	Central governments or central banks					5,838	6,125	3	
	Regional governments or local authorities					221	251	0	
	Public sector entities					335	156	31	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					404	296	63	
	Corporates					1,089	339	314	
	of which: SME					29	25	19	
	Retail					595	139	88	
	of which: SME					115	80	50	
	Secured by mortgages on immovable property					552	543	272	
	of which: SME					544	535	263	
	Exposures in default					139	93	117	43

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

⁽²⁾ 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWITZERLAND	(m EUR, %)								
	Central governments or central banks					0	0	0	
	Regional governments or local authorities					263	2,771	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					3,127	991	165	
	Corporates					0	0	0	
	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

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

⁽²⁾ 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(m EUR, %)								
	Central governments or central banks					996	996	0	
	Regional governments or local authorities					246	246	0	
	Public sector entities					410	410	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					119	116	30	
	Corporates					96	93	53	
	of which: SME					0	0	0	
	Retail					3	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

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

⁽²⁾ 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	(m EUR, %)								
	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					1,890	901	164	
	Corporates					39	38	38	
	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

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

⁽²⁾ 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in EUR, %)								
	Central governments or central banks					246	262	0	
	Regional governments or local authorities					63	63	0	
	Public sector entities					232	232	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					65	0	13	
	Corporates					64	64	13	
	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	32	
	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 ⁴								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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
BELGIUM	(in EUR, %)								
	Central governments or central banks					513	512	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	1	0	
	Corporates					277	269	269	
	of which: SME					0	0	0	
	Retail					4	1	1	
	of which: SME					2	0	0	
	Secured by mortgages on immovable property					2	2	0	
	of which: SME					2	2	1	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	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 ⁴								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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 7	(in EUR, %)								
	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					0	0	0	
	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 ⁴								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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 8	(in EUR, %)								
	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					0	0	0	
	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 ⁴								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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 9	(in EUR, %)								
	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					0	0	0	
	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 ⁴								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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 10	(in EUR, %)								
	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					0	0	0	
	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 ⁴								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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) 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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
Consolidated data	Central governments or central banks			11,599	12,189	0	
	Regional governments or local authorities			1,067	1,165	31	
	Public sector entities			1,128	950	31	
	Multilateral Development Banks			449	448	0	
	International Organisations			108	108	0	
	Institutions			5,964	2,935	908	
	Corporates			2,020	1,494	1,143	
	of which: SME			25	32	17	
	Retail			405	129	42	
	of which: SME			129	85	49	
	Secured by mortgages on immovable property			631	618	318	
	of which: SME			624	611	312	
	Exposures in default			79	49	51	30
	Items associated with particularly high risk			0	0	0	
	Covered bonds			189	189	19	
	Claims on institutions and corporates with a ST credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			11	11	22	
	Other exposures			351	351	22	
	Standardised Total ²			24,196	22,651	2,617	46

(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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
NETHERLANDS	Central governments or central banks			5,775	5,775	0	
	Regional governments or local authorities			174	178	0	
	Public sector entities			334	156	31	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			375	261	53	
	Corporates			931	480	463	
	of which: SME			591	129	36	
	Retail			129	85	49	
	of which: SME			624	615	317	
	Secured by mortgages on immovable property			621	608	310	
	of which: SME			75	47	49	28
	Exposures in default			0	0	0	
	Items associated with particularly high risk			86	86	9	
	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			11	11	22	
	Other exposures			351	351	22	
	Standardised Total ²			22,111	22,111	2,211	42

(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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
SWITZERLAND	Central governments or central banks			0	0	0	
	Regional governments or local authorities			364	2,478	0	
	Public sector entities			0	0	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			3,091	977	341	
	Corporates			0	0	0	
	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 ²			0	0	0	0

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

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

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)							
GERMANY	Central governments or central banks			903	903	0	
	Regional governments or local authorities			230	232	17	
	Public sector entities			596	596	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			215	184	53	
	Corporates			111	107	77	
	of which: SME			0	0	0	
	Retail			2	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			22	22	2	
	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 ²			0	0	0	1

(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 ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(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			1,072	325	10	
	Corporates			429	438	205	
	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 ²			0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	Central governments or central banks					245	245	0	
	Regional governments or local authorities					70	70	14	
	Public sector entities					287	287	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					151	132	97	
	Corporates					80	80	21	
	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					31	31	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 ⁽⁴⁾								0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM	Central governments or central banks					476	476	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					2	2	1	
	Corporates					264	262	262	
	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					1	1	1	2
	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 ⁽⁴⁾								2

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 7	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					0	0	0	
	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 ⁽⁴⁾								0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 8	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					0	0	0	
	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 ⁽⁴⁾								0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 9	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					0	0	0	
	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 ⁽⁴⁾								0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 10	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					0	0	0	
	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 ⁽⁴⁾								0

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

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

de Volksbank N.V.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
(in EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments						0	0	0	0	0
	Institutions						0	0	0	0	0
	Corporates						0	0	0	0	0
	Corporates - Of Which: Specialised Lending						0	0	0	0	0
	Corporates - Of Which: SME						0	0	0	0	0
	Retail						46,429	293	46,429	5,897	500
	Retail - Secured on real estate property						46,429	293	46,429	5,897	500
	Retail - Secured on real estate property - Of Which: SME						0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME						46,429	293	46,429	5,897	500
	Retail - Qualifying Revolving						0	0	0	0	0
	Retail - Other Retail						0	0	0	0	0
	Retail - Other Retail - Of Which: SME						0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME						0	0	0	0	0
Equity							0	0	0	0	0
Other non credit-obligation assets											
IRB Total ³									5,897		

(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) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
(in EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments						0	0	0	0	0
	Institutions						0	0	0	0	0
	Corporates						0	0	0	0	0
	Corporates - Of Which: Specialised Lending						0	0	0	0	0
	Corporates - Of Which: SME						0	0	0	0	0
	Retail						46,346	290	46,346	5,878	494
	Retail - Secured on real estate property						46,346	290	46,346	5,878	494
	Retail - Secured on real estate property - Of Which: SME						0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME						46,346	290	46,346	5,878	494
	Retail - Qualifying Revolving						0	0	0	0	0
	Retail - Other Retail						0	0	0	0	0
	Retail - Other Retail - Of Which: SME						0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME						0	0	0	0	0
Equity							0	0	0	0	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
(in EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
SWITZERLAND	Central banks and central governments						0	0	0	0	0
	Institutions						0	0	0	0	0
	Corporates						0	0	0	0	0
	Corporates - Of Which: Specialised Lending						0	0	0	0	0
	Corporates - Of Which: SME						0	0	0	0	0
	Retail						3	0	3	1	1
	Retail - Secured on real estate property						0	0	2	1	0
	Retail - Secured on real estate property - Of Which: SME						0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME						3	0	3	1	1
	Retail - Qualifying Revolving						0	0	0	0	0
	Retail - Other Retail						0	0	0	0	0
	Retail - Other Retail - Of Which: SME						0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME						0	0	0	0	0
Equity							0	0	0	0	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
(in EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments						0	0	0	0	0
	Institutions						0	0	0	0	0
	Corporates						0	0	0	0	0
	Corporates - Of Which: Specialised Lending						0	0	0	0	0
	Corporates - Of Which: SME						0	0	0	0	0
	Retail						9	0	9	2	0
	Retail - Secured on real estate property						9	0	9	2	0
	Retail - Secured on real estate property - Of Which: SME						0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME						9	0	9	2	0
	Retail - Qualifying Revolving						0	0	0	0	0
	Retail - Other Retail						0	0	0	0	0
	Retail - Other Retail - Of Which: SME						0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME						0	0	0	0	0
Equity							0	0	0	0	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
(in EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	Central banks and central governments						0	0	0	0	0
	Institutions						0	0	0	0	0
	Corporates						0	0	0	0	0
	Corporates - Of Which: Specialised Lending						0	0	0	0	0
	Corporates - Of Which: SME						0	0	0	0	0
	Retail						7	0	7	2	0
	Retail - Secured on real estate property						0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME						0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME						7	0	7	2	0
	Retail - Qualifying Revolving						0	0	0	0	0
	Retail - Other Retail						0	0	0	0	0
	Retail - Other Retail - Of Which: SME						0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME						0	0	0	0	0
Equity							0	0	0	0	0
Other non credit-obligation assets											
IRB Total											

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

⁽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).

⁽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).

⁽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)

⁽¹⁾ *Original sentence:* *unlike Ferraro, who is reported to have taken little account any effort due to profit maximization factors or profit risk mitigation techniques (a) or (b) both these efforts*

⁽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).

⁽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).

		IRB Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	(mb EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	46,895	219	46,895	5,682	46,895	219	46,895	5,682
	Retail - Secured on real estate property	46,895	219	46,895	5,682	46,895	219	46,895	5,682
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	46,895	219	46,895	5,682	46,895	219	46,895	5,682
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total								5,682	

(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) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	(mb EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	46,818	217	46,818	5,668	46,818	217	46,818	5,668
	Retail - Secured on real estate property	46,818	217	46,818	5,668	46,818	217	46,818	5,668
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	46,818	217	46,818	5,668	46,818	217	46,818	5,668
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total									

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

		IRB Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	(mb EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	2	0	2	1	2	0	2	1
	Retail - Secured on real estate property	2	0	2	1	2	0	2	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	2	0	2	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total									

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

		IRB Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	(mb EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	8	0	8	1	8	0	8	1
	Retail - Secured on real estate property	8	0	8	1	8	0	8	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	1	8	0	8	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total									

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

		IRB Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	(mb EUR, %)								
	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	5	0	5	1	5	0	5	1
	Retail - Secured on real estate property	5	0	5	1	5	0	5	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	1	5	0	5	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total									

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

(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).

(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).

(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 effect).

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

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

75) Coloured mushrooms, coffee. *Phomopsis coffea*. In scattered leafless kahili like a mossy area affected due to small mushrooms. Eastern or small old cultivation techniques for a. *schubertii* affected.

[illegible]

(min EUR)

[illegible]

[illegible]

[illegible]

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

de Volksbank N.V.

		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
(min EUR)		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)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[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 38 0 0	0 0 0 0 38 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 38 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
			38	38	0	0	38	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). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to 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]

de Volksbank N.V.

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

de Volksbank N.V.

As of 30/06/2021

		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		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)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Lithuania													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Luxembourg	0 0 0 0 3 44 0	0 0 0 0 3 44 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 3 44 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Malta	47	47	0	0	47	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Netherlands	77 25 131 190 169 329 44	77 25 131 190 169 329 44	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 20 0 0 26 247 0	77 5 131 190 169 81 44	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 300 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	31
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Poland													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Portugal													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Romania													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Slovakia													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Slovenia	0 0 0 0 10 0 0	0 0 0 0 10 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 10 0	0 0 0 0 0 10 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0

de Volksbank N.V.

[illegible]

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".

(3) The surveys reported cover only surveys to control violence and local movements on immediate human basis, and do not include surveys to other countenances with full or partial movement movement.

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

(2) The banks disclose the exposures in the Financial Assets Held for Trading portfolio after offsetting the cash and/or positions having the same maturities.

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

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

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, 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 e05.

2021 EU-wide Transparency Exercise
Performing and non-performing exposures
de Volksbank 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 ⁴			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³							
		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										4,660	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)										5,104	0	0	0	0	2	0	0	0
Central banks										0	0	0	0	0	0	0	0	0
General governments										3,986	0	0	0	0	1	0	0	0
Credit institutions										838	0	0	0	0	0	0	0	0
Other financial corporations										110	0	0	0	0	0	0	0	0
Non-financial corporations										170	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)										55,107	78	685	425	678	88	77	77	552
Central banks										463	0	0	0	0	0	0	0	0
General governments										665	0	0	0	0	0	0	0	0
Credit institutions										5,528	0	0	0	0	0	0	0	0
Other financial corporations										395	0	0	0	0	0	0	0	0
Non-financial corporations										1,339	0	80	80	80	6	16	16	19
of which: small and medium-sized enterprises at amortised cost										281	0	38	38	38	6	13	13	19
of which: Loans collateralised by commercial immovable property at amortised cost										266	0	26	26	26	4	8	8	17
Households										46,717	77	605	344	597	81	61	61	534
of which: Loans collateralised by residential immovable property at amortised cost										46,350	76	562	306	555	76	40	40	513
of which: Credit for consumption at amortised cost										63	0	11	11	11	1	11	11	0
DEBT INSTRUMENTS other than HFT										64,872	78	685	425	678	89	77	77	552
OFF-BALANCE SHEET EXPOSURES										2,815		15	12	15	3	2	2	5

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

Performing and non-performing exposures

de Volksbank 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 ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount ⁵				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{5,6}		Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³					
		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									8,024	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)									5,485	0	0	0	0	2	0	0
Central banks									0	0	0	0	0	0	0	0
General governments									4,166	0	0	0	0	1	0	0
Credit institutions									894	0	0	0	0	0	0	0
Other financial corporations									173	0	0	0	0	0	0	0
Non-financial corporations									252	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)									54,889	35	568	294	567	74	64	493
Central banks									481	0	0	0	0	0	0	0
General governments									917	0	0	0	0	0	0	0
Credit institutions									5,278	0	0	0	0	0	0	0
Other financial corporations									133	0	0	0	0	0	0	0
Non-financial corporations									1,320	0	31	31	31	7	9	18
of which: small and medium-sized enterprises at amortised cost									295	0	31	31	31	5	9	18
of which: Loans collateralised by commercial immovable property at amortised cost									283	0	22	22	22	4	6	16
Households									46,760	35	537	262	536	67	55	475
of which: Loans collateralised by residential immovable property at amortised cost									46,399	35	506	231	505	62	40	463
of which: Credit for consumption at amortised cost									54	0	9	9	9	0	9	0
DEBT INSTRUMENTS other than HFT									68,398	35	568	294	567	76	64	493
OFF-BALANCE SHEET EXPOSURES									3,236		4	2	4	2	2	3

(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

de Volksbank 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 ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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)							1,841	456	61	41	1,750	405
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							0	0	0	0	0	0
Non-financial corporations							48	22	9	8	33	12
of which: small and medium-sized enterprises at amortised cost							48	22	9	8	33	
Households							1,793	434	52	33	1,717	393
DEBT INSTRUMENTS other than HFT							1,841	456	61	41	1,750	
Loan commitments given							11	3	1	1	5	2
QUALITY OF FORBEARANCE ²												
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

Forborne exposures

de Volksbank 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 ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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)							1,668	417	53	41	1,590	370
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							0	0	0	0	0	0
Non-financial corporations							54	21	8	7	40	13
of which: small and medium-sized enterprises at amortised cost							54	21	8	7	40	
Households							1,614	396	46	34	1,550	357
DEBT INSTRUMENTS other than HFT							1,668	417	53	41	1,590	
Loan commitments given							9	2	1	1	4	1
QUALITY OF FORBEARANCE ²												
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
de Volksbank 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 ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²				
	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	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				18	7	7	18	3	0	0				17	6	6	17	2	0	0	0			
D Electricity, gas, steam and air conditioning supply				520	42	42	520	4	0	0				526	1	1	526	2	0	0	0			
E Water supply				0	0	0	0	0	0	0				0	0	0	0	0	0	0	0			
F Construction				20	3	3	20	1	0	0				21	0	0	21	0	0	0	0			
G Wholesale and retail trade				28	2	2	28	0	0	0				28	4	4	28	2	0	0	0			
H Transport and storage				27	0	0	27	0	0	0				2	0	0	2	0	0	0	0			
I Accommodation and food service activities				3	0	0	3	0	0	0				4	2	2	4	0	0	0	0			
J Information and communication				3	0	0	3	0	0	0				2	0	0	2	0	0	0	0			
K Financial and insurance activities				152	13	13	152	8	0	0				162	9	9	162	6	0	0	0			
L Real estate activities				319	6	6	319	2	0	0				319	5	5	319	2	0	0	0			
M Professional, scientific and technical activities				55	5	5	55	2	0	0				48	4	4	48	2	0	0	0			
N Administrative and support service activities				3	0	0	3	0	0	0				7	0	0	7	0	0	0	0			
O Public administration and defence, compulsory social security				0	0	0	0	0	0	0				0	0	0	0	0	0	0	0			
P Education				1	0	0	1	0	0	0				1	0	0	1	0	0	0	0			
Q Human health services and social work activities				153	0	0	153	0	0	0				146	0	0	146	0	0	0	0			
R Arts, entertainment and recreation				10	1	1	10	0	0	0				14	0	0	14	0	0	0	0			
S Other services				28	1	1	28	0	0	0				23	1	1	23	0	0	0	0			
Loans and advances				1,339	80	80	1,339	23	0	0				1,320	31	31	1,320	16	0	0	0			

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

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
de Volksbank 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 considered	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 considered	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	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)	Non-performing	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial

(in EUR)	Gross carrying amount	As of 30/09/2020										As of 31/12/2020																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
		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	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: likely to pay that are not past due or past due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	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: likely to pay that are not past due or past due <= 90 days	Public guarantee received in the context of the COVID-19 crisis																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
Loans and advances with expired EBA-compliant 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 mobilised	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 mobilised	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: likely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	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: likely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures					
Newly originated loans and advances subject to public guarantee schemes													2	1	1	0	0	0	0	0	0	0	1	0		
of which: Households													0	0		0			0	0		0				
of which: Collateralised by residential immovable property													0	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		0				
of which: Collateralised by commercial immovable property													0	0		0			0	0		0				

[illegible]

	(info EUR)	As of 31/03/2022										As of 30/09/2022																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
		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		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		Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk and not credit-impaired (Stage 2)	Of which: defaulted to pre-paid due <= 90 days						Performing		Non-performing		Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk and not credit-impaired (Stage 2)	Of which: defaulted to pre-paid due <= 90 days			Public guarantee covered in the context of the COVID-19 crisis	Inflows to non-performing exposures																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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