

LEI Code Country Code	724500A1FNICHSDF2I11 NL
LEI Code	724500A1ENICHSDE2111
Bank Name	de Volksbank N.V.

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

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



Key Metrics

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



Leverage ratio

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	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		3,223		3,195	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition		3,223		3,195	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		62,494		62,647	C 47.00 (r300,c010)	CRR
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]	

2021 EU-wide Transparency Exercise Capital de Volksbank N.V.

			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2020	As of 31/12/2020 3,734	As of 31/03/2021	As of 30/06/2021 3,713	C 01.00 (r010,c010)	REGULATION Articles 4(118) and 72 of CRR
	-	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying						Articles 4(116) and 72 of CBR Articles 50 of CBR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital		3,223		3,195	C 01.00 (r020,c010)	
	A.1.1	instruments)		3,918		3,918	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		42		0	C 01.00 (r130,c010)	Articles 25(1) point (c), 26(2) and 36 (1) points (a) and (i) of CBR
	A.1.3	Accumulated other comprehensive income		53		37	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of ORR
	A.1.4	Other Reserves		-694		-624	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0		0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (j) of ORR
	A.1.6	Minority interest given recognition in CET1 capital		0		0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-26		-23	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (i) of CRR Articles 4(115), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a)
	A.1.8	(-) Intangible assets (including Goodwill)		0		0	C 01.00 (r300,c010) + C 01.00 (r340,c010)	ef CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0		0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0		0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0		0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	C 01.00 (r440,c010)	Article 36(1) point (j) of ORR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0		0	$\begin{array}{l} C \ 01.00 \ (r450,c010) + C \ 01.00 \ (r460,c010) + \\ C \ 01.00 \ (r470,c010) + C \ 01.00 \ (r471,c010) + \\ C \ 01.00 \ (r472,c010) \end{array}$	Articles 4(35), 38(1) point (b) (i) and 89 to 91 of CBR; Articles 38(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CBR; Articles 38(1) point b) (ii) and 378(3) of CBR; Articles 38(1) point b) (iv) and 153(4) of CBR.
	A.1.14.1	Of which: from securitisation positions (-)		0		0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0		0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0		0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold		0		0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-70		-113	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0		0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments		0		0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0		0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0		0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0		0	C 01.00 (r520,c010)	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 (r530,c010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments		0		0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	C 01.00 (r000,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments		0		0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,223		3,195	C 01.00 (r015,c010)	Article 25 of ORR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		511		519	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments		500		500	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2			11		19	C 01.00 (1910,010) + C 01.00 (1930,010) + C 01.00 (1930,010) + C 01.00 (1930,010) + C 01.00 (1950,010) + C 01.00 (1978,010) + C 01.00 (1950,010) + C 01.00 (1978,010) + C 01.00 (1974,010) + C 01.00 (1978,010)	
	A.4.3	Tier 2 transitional adjustments		0		0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT		10,331		11,279	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
REQUIREMENTS	8.1	Of which: Transitional adjustments included		0		0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		31.19%		28.33%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)		31.19%		28.33%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)		36.14%		32.92%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		3,223		3,195	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).01]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		31.19%		28.33%	(D.1)/[B-B.1]	
- any soluce	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0		0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re				-		

(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 requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

de Volksbank N.V.

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) 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, c280, s002)] + C 08.01 (r040, c280, s002)] - C 08.01 (r040, c280
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, r220, s001) + 07.00 (r110, r220, s001) + 07.00 (r130, r220, s001) + C 08.01 (r040, r260, s001) + C 08.01 (r050, r260, s001) + C 08.01 (r050, r260, s001) + C 08.01 (r040, r260, s002) + C 08.01 (r050, r260,
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+H4X(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_00,C 24.00_000,C 24.000,C 24.
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.



P&L 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
(min EUK)		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 ¹		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 subsidaries, 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 subsidaries, 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

⁽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."



Total Assets: fair value and impairment distribution

de Volksbank N.V.

(min EUR)	į	As of 30/09/20	20			As of 31/	12/2020			As of 31,	03/2021			As of 30/	06/2021		
		Fa	ir value hierar	:hy		Fa	ir value hieraro	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits					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)(ii);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)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					0	0	0	0					0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					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".

(min i	EUR)		A	s of 30/09/20	20					As of 31	/12/2020					As of 31/	03/2021					As of 30,	06/2021				
		Gross carr	ying amount		Accu	mulated impai	rment	Gro	ss carrying amo	unt	Accu	mulated impa	irment	Gro	oss carrying amo	ount	Accu	mulated impair	ment	Gross	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾		
Breakdown of financial assets by instrument and by counterparty sector ⁴		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 2 Credit-impaired assets t	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	h Stage 1 Asse Assets without sign nor Stage 3 significant increase assets credit risk since in initial recogni- recognition not		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References	
Financial assets at fair value through other	Debt securities							2,021	0	0	-1	0	0							2,288	0	0	-1	0	0	Annex V.Part 1.31, 44(b)	
comprehensive income	Loans and advances							0	0	0	0	0	0							0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at	Debt securities							3,083	0	0	-1	0	0							3,196	0	0	-1	0	0	Annex V.Part 1.31, 44(b)	
amortised cost	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.



Breakdown of liabilities

de Volksbank N.V.

(mln EUR)

		Carrying) amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading		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(I)
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



Breakdown of liabilities

de Volksbank N.V.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives			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
	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)
Deposits	of which: Current accounts / overnight deposits		214		124	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordi	nated 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.

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

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



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

de Volksbank N.V.

					Standardise	d Approach						
			As of 30/09/2020 As of 31/12/2020									
	(min 528, %)	Original Exposure ¹	Original Exposure ¹ Exposure ¹ Risk exposure amount ^{Value} adjustments and ^{Def} ections ² Original Exposure ¹ Exposure Value ² Risk exposure amount									
	Central oovernments or central banks Regional governments or local authorities					8,248 776 977	8,855 3,333 758	3				
	Public sector entities Multilateral Development Banks International Oreanisations					416 38	416	0				
	Institutions Corporates of which: SME					6,313 1,741 29	2,164 929 25	699 854 19				
Consolidated data	Retail of which: SME Secured by mortgages on immovable property					604 115 555	140 88 546	89 50 274				
	of which: SME Exposures in default Rtems associated with particularly high risk					548 143	538 95 0	267 119	45			
	Covered bonds Claime on including and compares with a ST credit accessment Collective investments undertakings (CUU)					164 0	164	16				
	Eaultv Other exposures					11 211	11 211	11 199				
	Standardised Total ²					20,198	17,701		62			

sinal excessive, unlike Excessive value, is recorded before taking into account any effect due to credit conversion indexticed Total risec not include the Sanutarization mobiles in the reculte ovice to the 2019 everyice.

		Standardised Approach								
			As of 30)	09/2020			As of 31,	/12/2020		
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
NETHERLANDS	Cantral sevenments or central basis Menual overments or central autorities And autorities of cells autorities Menual overments of cells autorities Institutions Constants of cells Menual Constants of the Cells of article 2013 of and cells 2014 Constants of cells of article 2014 Executions of cells Constants of cells Cells on institutions and consolts with 51 Front assessment Collection in institutions and consolts and the 51 Front assessment Collection in institutions and consolts and the 51 Front assessment Collection in institutions and consolts and the 51 Front assessment Collection in institutions and consolts and the 51 Front assessment Collection in institutions and consolts and the 51 Front assessment Collection in institutions and consolts and the 51 Front assessment Collection in institutions and consolts and the 51 Front assessment Collection in institutions and consolts and the 51 Front assessment Collection in institutions and consolts and the 51 Front assessment Collection in institutions and collections a					5,006 223 335 0 0 404 1009 29 595 515 554 115 554 139 0 0 8 8 0 0 0 0 0 11 1 211	6.120 252 252 166 0 0 0 0 339 255 139 9 431 335 353 39 9 431 535 253 8 8 8 9 431 535 53 53 53 53 53 53 53 53 53 53 53 53	31 0 61 314 19 88 50 272	43	
	Standardised Total ²								57	

unite Ecoser valas, is recorded before takins into account any effect due to credit conversion factors or credit ná missators tubnisous (La. substitution effect), metris and ecositivis der accountry of constituent-includes those for securitation escourse, additional valuation ablatiments (RAN) and other own funds inductions dis ground a colificationeton. ad to the Total value adiu

					Standardist	to Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(mh 886, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
SWITZERLAND	Control accommentation or control tabakis Reconciliant conversioner is local authoritisms Parallational Conversioner is local Reconciliant of tabakisms Reconciliants					0 243 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2,771 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		•
1	Standardised Total ²								

		Standardised Approach							
			As of 30,	/09/2020			As of 31,	/12/2020	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Contral exercision in contral tasks i Advances of Contral Section 2014 Advances of Contrals Section 2014 Contralstored Contrals Section 2014 Contralstored Contralstored Section 2014 Contralstored Contralstored Section 2014 Factor 2014 Factor 2014 Contral for encisions on immunolelia encientiv of which 2014 Contralstored Section 2014 Contralstored Sectio					996 246 410 0 0 119 96 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	995 266 260 0 0 115 33 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 330 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²								

⁽¹⁾ Orional excesses while. It recover above taking the account any effect due to coeff convertion factors or coeff risk initiation takinitiases (a.e. adultation effects).
⁽²⁾ Total value autometric and resolutions are accounted for the account any effect due to coeff convertion factors or coeff risk initiation takinitiases (a.e. adultation effects).

			As of 30,	09/2020			As of 31	/12/2020		
	(min BJR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
UNITED KINGDOM	Genital exemunantis or central busks Reductal exemunous colar autoMintes Padets automatika Nadets exemption Interactional Constantistica Santhanismo Composition Genitational Constantistica Reality of which 2016 Reality of Reality and Constantistica of sectors in directors on interactive another Resources in directors on terminous another Resources in directors on terminous and Reality of Reality and Constantistica Constantistica Constantistica Constantistica Constantistica Constantistica Constantistica Reality on terminous and concenters and \$1 \$170 Constantistica Constantistica Reality and Reality and Reality and Reality and Reality and Reality Reality and Rea					0 0 0 399 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 301 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 164 38 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Standardised Total ²								0	
			d provisions per country of cou		ct due to credit conversion fact curistisation exposures. additio					



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

de Volksbank N.V.

	Standardised Approach									
		As of 30	/09/2020			As of 31,	/12/2020			
(mb PJR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
solid al generalismente or central basis basis a solid and anyon metric to calculatoritism basis a solid anyon metric to calculatoritism the metricular decreation to the solid metric to calculatoritism of the solid metric to calculatoritism of the solid of which SSR of which SSR of which SSR of which SSR of which SSR anyon to the solid metric to the solid anyon to the solid metric to the solid metric to the solid anyon to the solid metric to the solid metric to the solid anyon to the solid metric to the solid metric to the solid anyon to the solid metric to the solid metric to the solid anyon to the solid metric to the solid metric to the solid anyon to the solid metric to the solid metric to the solid assessment solid metric to the solid metric to the solid assessment solid metric to the solid metric to the solid metric to the solid assessment solid metric to the solid metric tothesolid metric to the solid metri					2400 63 2322 0 64 64 64 0 0 0 0 0 0 0 0 0 0 0 0 0 0	285 51 232 0 0 2 2 2 2 4 6 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0		
of which: SME exoosures in defau tems associated w overed bonds laims on institutio collective investme coulty	t Ht particularly high risk or and consolates with a ST crudit assessment ets undertakines (CDI)	t Rh particularly high risk end computine with a ST credit assessment ets undertakines (CDV)	t th particularly high risk and convolute with \$17 cruft assessment ets undertables (CDI)	t might sets and the sets meet assessment estimated assessment estim	t mi particular, biga nata, es a constante esta esta esta esta esta esta esta es	t and consults with \$7 cutil assistment end of the set	t and consults with 5T cruft assessment cruft of the set of the se	t and centrative table in the sensement at an end of the sensement of the		

¹⁰ Obiel eccours, while Secours value, inscribed how taking the account any effect due to order conversion fluther or order nie instantion technises (i.e. substitution effects).
¹⁰ "I dai value abutivents and envirories mentories of conversional account any effect due to order conversion fluther or order nie instantion technises (i.e.da) and other own fluther evolutions effect on the inductions within the been evolved in the account of conversion fluther eccounters, additional valuations aduatives (i.e.da) and other own fluther reactives within the eccounters, additional valuations aduatives (i.e.da) and other own fluther reactives within the eccounters, additional valuations aduatives (i.e.da) and other own fluther reactives within the eccounters (i.e.da) and other own fluther reactives additional valuations aduatives (i.e.da) and other own fluther reactives additional valuations aduatives (i.e.da) and other own fluther reactives additional valuations aduatives (i.e.da) and other own fluther reactives additional valuations aduatives (i.e.da) and other own fluther reactives additional valuations aduatives (i.e.da) and other own fluther reactives additional valuations aduatives (i.e.da) and other own fluther reactives additional valuations aduatives (i.e.da) and other own fluther reactives additional valuatives addit

		Standardised Approach							
			As of 30	/09/2020			As of 31,	/12/2020	
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BELGIUM	Central assessments or central basis Rescued assessments in local astronomics Pacification 2 Sensitive Pacification 2 Sensitive Description 2 Sensitive Description 2 Sensitive Conference 2 Sensitive 2 Sensitive Sensitive 2 Sensitive 2 Sensitive 2 Sensitive Sensitive 2 Sensitive 2 Sensiti					511 0 0 0 1 277 0 4 0 0 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	513 0 0 1 269 0 1 1 0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0	2999 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2
	Standardised Total ²								2

¹⁰ Obtail access. units Ecosors value, is recorder forfers takins into account any effect due to credit conversion flators or credit nit intraction. Lettration Lettration and Lettration Lettration and Lettration Lettration and Lettration and

Control community or control Histocolar governments or Incide Public score contentions for a control of the contention of the Histocolar of the contention of the Corporate or a funct. 304		Standardised Approach								
Recional overrimetta of local Public scotor entities Multilateral Develoament Bank International Oroanisations Institutions Corporates of which: SME			As of 30/	09/2020			As of 31	/12/2020		
Resional overriments or local Public sector entities Multilateral Develoament Bank Enternational Oroanisations Entitutions Corporates of which: SME	(min EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	
Country of of which: SME Counterpart 7 Secured by mortoaces on imme of which: SME Excosures in default Teems associated with particul Covered bonds	central banks e la autoritiss e banks in immunuble ensuerto anticularly ligh risk e Generalize with a 57 craft assessment					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				

Ordered eccentre values - second table to be the second area of the data be confit exercises. Additional valuations and the autohalities related to the exercise statements (2014a) and other even finds the data beaution and the second area of the data beaution area.

				Scandardise	u Approach			
		As of 30,	/09/2020			As of 31	/12/2020	
(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control anovements or control backs Reduction and committee in lead and anovements or lead and anovements Reduction and controls and anovements Reduction and anovements Reduction and R								•

Orbital assesses with Enseme when a recorder boline table to because any effect due to control boline or each due doubters tables and due to a substance of the substance o

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9 Counterpart 9 Count	entral a service for a lark to the service of the s								0

¹⁰ Operat answers, while Ensurer wate, is recented where these two access are where due to note! conversion before or costs: existent technical effects. ¹⁰ Table and aux algorithms and answers are conversion for the structure existent technical effects. ¹⁰ Table and aux algorithms and answers are conversion for the structure exclusion been for exacutitation economics, additional effects and addresses fully and and are seen failed reaction existence of the structure economics. ¹⁰ Table and answers and answers are conversion of conversion exclusions exclusions and addresses and address address and address address and address addr

		Standardised Approach								
			As of 30,	/09/2020			As of 31	/12/2020		
	(min 848, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 10	Control or exercision to a control tacking andoreal accommentation to the alteriological backbackbackbackbackbackbackbackbackback									

¹⁰ Obtained assesses, while Encourse value, a recented helve takins into account and while that is could converse further or routh nik enclosion lackinasia (as, autotation offensi).
¹⁰ Tabula and automaticated provisions on accurbed constraints' encloses that for executional and universes. Additional advantation (Index) and advantation encloses, additional valuation (Index).



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

de Volksbank N.V.

		Standardised Approach									
			As of 31	/03/2021			As of 30/	06/2021			
	(mh 588 - %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
Consolidated data	Control enversements or control basis Reading accommon to local and/onlines Reading accommon to local and/onlines Reading accommon to local and/onlines Institutions Control and Control and Control and Control and Control Institutions Control and Control and Control and Control and Control of a char control and characteristic and Control and Control Control and Control and Control and Control and Control and Control Control and Control and Con					11,599 1,067 1,128 449 108 5,594 2,005 203 401 631 631 631 631 631 631 631 631 631 63	12,155 13,155 950 960 960 970 130 130 130 130 130 130 130 13	0 1 1 1 1 1 0 0 9 9 9 9 1 1 1 1 1 1 1 1 1 1 1 1 1	30		
	Standardised Total ²					24,196 mes er cradit risk mitigation tach			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. sub (2) Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

Control operation				Standardised Approach								
Control Exposure Control Exposure Exposure Value Control Exposure Exposure Value Providence Exposure Value Providnce Exposure Value <t< th=""><th></th><th></th><th></th><th>As of 31</th><th>/03/2021</th><th></th><th></th><th>As of 30,</th><th>06/2021</th><th></th></t<>				As of 31	/03/2021			As of 30,	06/2021			
NETHERLAND 17 17 NETHERLAND 13 13 NETHERLAND 13 14 NETHERLAND 14 1		(m) E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Bandary Bandary <t< td=""><td>NETHERLANDS</td><th>Control experiments or control tasks Recipical experiments Published Controls Published Controls Published Controls Experiments E</th><td></td><td></td><td></td><td></td><td>1744 334 0 0 371 931 931 933 933 939 828 821 75 0 821 75 0 8 6 0 0 0 1 1 1</td><td>178 155 155 0 0 251 129 85 616 608 608 608 608 608 0 0 85 0 0 0 0 0 1 1 1</td><td>0 53 443 16 81 317 310 49 317 310 9 0 9 9 0 0 1 1</td><td>28</td></t<>	NETHERLANDS	Control experiments or control tasks Recipical experiments Published Controls Published Controls Published Controls Experiments E					1744 334 0 0 371 931 931 933 933 939 828 821 75 0 821 75 0 8 6 0 0 0 1 1 1	178 155 155 0 0 251 129 85 616 608 608 608 608 608 0 0 85 0 0 0 0 0 1 1 1	0 53 443 16 81 317 310 49 317 310 9 0 9 9 0 0 1 1	28		

10 Organi espeane, unite Epeaner value, is reported before laking into account any effect due to benefit conversion fluctures or cell risk mitigation techniques (e.g. autotationer effects).
 10 Calina value adjustments fluctures are conversion of contraspent excludes traces for accuration or counter of contraspent excludes related to the
 conserves. Indi includes served areas de adjustments.

				Standardise	d Approach			
		As of 31	/03/2021			As of 30,	06/2021	
(mh E.R. %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control decomments or control hanks Nacional executions Nacional executions Nacional executions National Control Control Section National Control Control National Control Control Control National Control National Control National National Control National National Control National Control National National Control National Control National National Control National Control National Control National Control National Control National Control National Control National Control National National Control National Control National Nat					0 364 30 0 3,091 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2,478 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0

(1) Organ exposes, while Exposes where, in reported from taking in the accurat an effect due to cost converties flows or cost of an impact to dependence in the cost of the impact of the accuration of the cost of the cos

					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Cinital assemunitar or contra basis Resound assemusitar for local absolutions and the second of local absolutions Patientise of Devolution Devolutions of the second of local absolutions of the second of local absolutions of the second of local absolutions for the second of local absolutions of the second of local absolutions of local absolutions for a second of local absolutions of local absolutions of local absolutions for a second of local absolutions of local absolutions for a second of local absolutions for a second of local absolutions constrained and a second absolution with a set of local for a second of local absolutions of local absolutions and local absolutions of local absolutions of local absolutions and local absolutions of local absolutions of local absolutions and local absolutions and local absolutions and local absolutions of local absolutions and local absolutions and local absolutions and local absolutions and local absolutions of local absolutions and local absol					903 222 256 0 0 215 111 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	003 223 506 0 1344 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 17 17 53 53 77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²								

(1) Organi expanse, with Expanse value, in reported before taking this account any effect due to notif convenient fectors or creat rule integration schropest (e.g., substitution effects). (2) Tata' value adoptiments and provinces gene contrary of constrainty excludes those for securitation expanses, bit brief and end of the adoptiments (2016) and other own finals relactions while to the measures. But brief and create cold is deplotiment.

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30,	06/2021	
	(mh EUR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Contrait developments or central basis Record concernments or central basis Record concernments of contral automatic Marine transmissions Institutions Contractional Contractions Record to Automatic Contractions Record to Automatic Contractions Contraction and Contractions Contractions and Contractions Automatic Contractions Automatic Contractions Record to Automatic Contractions Automatic Contractions Record to Automatic Contractions Record to Automatic Contractions Record to Automatic Contractions Automatic Contractions Record to Automatic Contractions R					0 0 0 1,072 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 335 428 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 10 225 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•
	Standardised Total ²								0
			d provisions per country of co			tors or credit risk mitigation tech mal valuation adjustments (AVA			



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

de Volksbank N.V.

						d Approach			
			As of 31,	/03/2021			As of 30,	06/2021	
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Carbot accommentation or control hands. The Section Control Co					286 70 787 0 0 151 80 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2651 700 807 102 102 102 102 102 102 102 102 102 102	0 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

n techniques (e.g. substituti (AVAs) and other own fund Criginal exposure, unitie Exposure value, is reported beto
 Total value adjustments and provisions per country of cou exposures, but includes general credit risk adjustments. ant any effect due to credit co those for securistisation expor ted to the

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30/	06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
BELGIUM	Central anomenania se constrati anoma di na la Redicali anomenania se local attebitisti Padric ano centitori Padric ano centitori International Central Anoma International Central Anoma of anoma Central Anoma of anoma Central Anoma Anoma Central Anoma Central Anoma Central Real Real Real Real Real Real Real Re					476 0 0 2 2864 4 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	475 0 0 2 252 0 1 1 1 1 1 1 1 1 1 1 0 0 0 0 0 0 0 0	0 0 0 1 282 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2

(1) Organ expense, while Expense while, a reported from taking the accord any effect due to cold conversion floatmar and the impact (up, abilitation effect). (2) Teal who adjustments and provinces pro constry of condensative acculates from the securitation expenses, additional valuation adjustments (RAR) and other sen funds inductions related to the accounces for find adjustment and the adjustment and the securitation expenses.

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Contral severyments or central basis Recised overyments Packs and everyments Packs and everyments Packs and everyments Determined Determined Severyments of which SMS Second by montantes an innovable encentry of which SMS Control Books Control Severyments Control Sev					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			

(1) Objicé regions, volte Equipers volte, la reporte tales tales tales na content en effect dan la contenencia fierra or centit na eligibilitati metoricani (r.g. scholaritati efficia). (2) Tale volte da dischorente de province control el contenparty encluine flows fire excentitation exposures, additional voltente Aglicente (Adu) and there we have exact tales do tales advectores tales advectores for each volte exact tales do tales advectores advectores (Adu) and tales advectores (Adu) and tales advectores advectores (Adu) and tales advectores volte advectores (Adu) and tales advectores (Adu) advectores (Adu)

					Standardisi	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 8	Central proventions to a central backs Advanced on overnaments advanced on overnaments backs and advanced backs backs and advanced backs backs and advanced backs backs and advanced backs of what 15% for advanced by our optigges an innervable property of what 15% backs and advanced backs backs and backs conserved to advance advanced backs for advanced by our optigges and innervable property of what 15% backs and backs Conserved advanced backs Conserved backs Conse								

Control of the second sec

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(mh £88, %)	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Cathol assessments or cathol backs Records an exercution of local authorities and listic assessment Backs Hallitation Constantions Eartholitations Eartholitations Constantiation Constantiations Eartholitations Constantiation Constantiation Relations of which Still Earconnel Is and Autholitations and constantiation of submit Still Earconnel Is and Authoritation Resonantiation Conference Conference Constantiation Constantiation Conference Constantiation Constantiation Conference Constantiation Conference Constantiation Constantiation Conference Constantiation Constantiation Conference Constantiation Constantiatio					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total ²								0

10 Ogni expense, while Expense values, instructed and their lating tells accurately within their lating tells accurately within the local conversion factors or credit rule additional factors. 10 Tell values adjustment of provides precision the later lating tells accurately within adjustment factors. 10 Tell values adjustment of provides precision the later lating tells accurately adjustment of tell values adjustment adjustm

Counterpart 10 Counterpart 10		exposures, but includes gene	iral credit risk adjustments.						
County of Country of County of County of County of County of County of County of County of County of County high its characteristics County of County of County of County of County of County of County high its characteristics County of County of County of County of County of County high its characteristics County of County of County of County of County high its characteristics County of County of County of County of County high its characteristics County of County of County of County of County of County high its characteristics County of County high its characteristics County of County high its characteristics County high its charact					Standardise	d Approach			
Counterpart 10 Counterpart 10			As of 31	/03/2021			As of 30	/06/2021	
Country of Country of Count	(m)n 17(9 - %).	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Control operations of control basis Analysis are untilling analysis of basis and basis and basis of basis and basis and basis of basis and basis and basis and basis and basis and basis and basis and basis and basis and basis and basis and basis and basis and basis and basis and basis for and the particular basis and basis for and the particular basis and basis for and basis for and basis and basis and basis and basis for and basis and basis and basis for and basis for and basis for and basis and basis and basis and basis for and basis and basis and basis and basis for and basis for and basis for and basis and basis and basis and basis for and basis and basis and basis and basis for and basis for and basis and basis and basis and basis and basis for and basis and basis and basis and basis and basis for and basis and basis and basis and basis and basis and basis for and basis and bas					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosit conversion flaters or cositit risk religions thereings (i.e., a substitution effects). (2) Takin value adjustments and providers conversion of counterparty excluses flows free scinational values adjustments (Help) and ther can funds reductives relied to the expansion, but had long even cosities of counterparty excluses flows free scinational values adjustments (Help) and ther can funds reductives relied to the expansion, but had long even cosities in adjustment and even of the cosities of the c

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							IRB Ap	proach					
				As of 3	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value ²		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
rautusa Cosposit Reisal Consolidated data		9E						0 0 0 46,429 0 46,429 0 46,429 0 0 0 0 0 0 0 0 0	0 0 293 293 0 293 0 0 0 0 0 0 0 0 0	0 0 0 46,429 0 46,429 0 0 0 0 0 0 0 0	0 0 0 5,897 5,897 0 5,897 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 500 500 0 500 0 0 0 0 0 0	0 0 0 110 110 110 0 0 0 0 0

(1) Original exposure, unitile Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk miligation techniques (e.g. subditution effects),
2) BIR Total does not include the Sociatrianation position unitile in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of 3	30/09/2020					As of	31/12/2020		
		Origina	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
NETHERLANDS	Control laws and carb any enversessars compared on the second se							0 0 0 46,346 0 46,346 0 0 0 0 0 0	0 0 290 290 0 290 0 0 0 0 0 0 0 0	0 0 0 46,346 0 46,346 0 0 0 0 0 0	0 0 0 5,878 5,878 0 5,878 0 0 0 0 0 0 0	0 0 0 494 494 0 494 0 0 0 0 0 0 0 0	0 0 0 109 109 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
SWITZERLAND	Composites - O' Which: Specialized Lending Composites - O' Which: Size Teal - Scored or and statisk property Real - Scored or and statisk property. O' Which: Spic Real - Outify Specialized Real - Outify Spic Spic Spic Spic Spic Real - Outify Spic Spic Spic Spic Spic Spic Spic Real - Outify Spic Spic Spic Spic Spic Spic Spic Spic				d before taking into accou			00033030000	000000000000000000000000000000000000000	0003300000000		0 0 0 1 1 0 0 0 0 0 0	

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
General has Corporated Corporated Retail GERMANY Equity		IE						0 0 9 9 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000099000000000000000000000000000000000	0 0 2 2 0 2 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	

		IRB Approach											
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, 56)		Of which: defaulted	value.		Of which: defaulted	and provisions		Of which: defaulted	Value.		Of which: defaulted	and provisions
In CO UNITED KINGDOM	orizel taska sed cettal governmests statisticas opportates - 07 Mich : Specialized Landrig Corporates - 07 Mich : Spec stati Kalari - Socured on real statist property Real : Socured on real statist property Real : Special : Speci							0 0 7 7 0 7 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 7 0 7 0 0 0 0	0 0 0 0 7 7 7 0 7 0 0 0 0 0		
IR	RB Total				d before taking into accou								

-



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							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustment
	(min EUR, 56)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and
FRANCE	Carlo I sank and catha growmouth Instructions Capoute: of Whith: Specialized Lending Real Real Real: - Scene of a said acts by property Real: - Carlo I said acts by pro	9E						0 0 2 2 0 0 0 0 0 0	000000000000000000000000000000000000000	000222020000000000000000000000000000000		000000000000000000000000000000000000000	
	IRB Total								1				

Control basis Control							IRB A;	proach					
Bellection Carcal device data regression of them (2000) Carcal devi				As of	30/09/2020					As of	31/12/2020		
Control labels and control growth: Of labels Of labels <tho< th=""><th></th><th>Origin</th><th>al Exposure¹</th><th></th><th>Risk exposure</th><th>e amount</th><th>adjustments</th><th>Original</th><th>Exposure¹</th><th>Exposure</th><th>Risk exposure</th><th>amount</th><th>adjustments</th></tho<>		Origin	al Exposure ¹		Risk exposure	e amount	adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	adjustments
Bellevine indition inditin indi <th></th> <th></th> <th></th> <th>value.</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>value.</th> <th></th> <th></th> <th></th>				value.						value.			
IRB Total	BELGIUM BELGIU							48 0	0 0 0 2 2	48 0	0 0 10 10 0 10 0 0 0 0	0 0 0 4 4 0 4 0 0 0 0 0	
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposur	amount	Value adjustment: and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments							0	0	0	0	0	0
	Institutions							0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending							0	0	0	0	0	0
	Corporates - Of Which: SPEcialised denting Corporates - Of Which: SME							0	0	0	0	0	0
	Retail							ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property							0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME							0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-SN	16						0	0	0	0	0	0
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME							0	0	0	0	0	0
	Retail - Other Retail - Of Which: SHE							0	0	0	0	0	0
	Equity							0	0	0	0	0	0
	Other non credit-obligation assets							-		-	-		
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	l Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Country of Counterpart 8	Central locks and caring agreements constraints Comparate. Of Mich.: Specialization Landing Comparate.: Of Mich.: Specialization Landing Relati - Special or and cations properly Relati - Specialization and cations properly Relati - Comparing on the distance properly Relati - Comparing on the distance properly Relati - Comparing on the distance of Mich.: SPEC Relative Relati - Comparing of Comparing on the distance of Mich.: SPEC Relative Relati - Comparing of Comparing on the distance of Mich.: SPEC Relative Relative - Comparing of Comparing on the distance of Mich.: SPEC Relative Relative - Comparing on the distance of Mich.: SPEC Relative Relative - Comparing on the distance of Mich.: SPEC Relative Relative - Comparing on the distance of Mich.: SPEC Relative Rel	ŧε						000000000000000000000000000000000000000	000000000000000000000000000000000000000				
	IRB Total												

							IRB Ap	oproach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	2 amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Country of Counterpart 9	s Corporate - Of Which: Specialand Lending Corporate - Of Which: SPE Real - Societ of and actuate property Real - Council on and actuate property - Of Which: SPE Real - Council	ME .						0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	

¹¹ Original accounts, unitile Ecounte value, la recontral before tables into account any effect due to eveit conversion factors or creal risk mititation technisues (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Country of Counterpart 10	Central laws and central governments Institutions Corporates - Of Which: Specialization landing Corporates - Of Which: Specialization landing Read - Of Whic	HE							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000000000000			
		(1) Original export	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	isk mitication tech	niques (e.o. subst	tution effects).		





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							IRB Ap	proach					
				As of 3	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
res Consolidated data	Retail - Secured on real extate property Retail - Secured on real estate property - Of Which: SNE Retail - Secured on real estate property - Of Which: non-SN Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME							0 0 0 46,895 0 46,895 0 46,895 0 0 0 0 0 0	0 0 219 219 0 219 0 219 0 0 0 0 0 0	0 0 0 46,895 46,895 0 46,895 0 0 0 0 0	0 0 0 5,682 5,682 0 5,682 0 0 0 0 0 0 0 0	0 0 0 431 431 0 431 0 0 0 0 0 0	0 0 0 97 97 0 97 0 0 0 0 0

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							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
NETHERLANDS	Central banks and central generations: Institutions Corporates Corporates Retail Retail - Secure on real schlar property - Of Which: Spec Retail - Secure on real schlar property - Of Which: Spec Retail - Secure on real schlar property - Of Which: Spec Retail - Other Retail - Of Which: Spec Retail - Other Retail - Of Which: Spec Retail - Other Retail - Other Retail - Of Which: Spec Retail - Other Retail - Oth							0 0 0 46,818 46,818 0 46,818 0 0 0 0 0	0 0 0 217 217 0 217 0 217 0 0 0 0 0	0 0 0 46,818 46,818 0 46,818 0 0 0 0	0 0 0 5,668 5,668 0 5,668 0 0 0 0 0 0 0	0 0 0 4227 4227 0 4227 0 0 0 0 0 0 0 0	0 0 0 97 97 0 97 0 97 0 0 0 0 0
	IRB Total	(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking in	to account any	effect due to crea	it conversion fa	ctors or credit ris	sk mitigation tec	hniques (e.g. substituti	on effects).	

						IRB Ap	proach					
			As of 3	31/03/2021					As of	30/06/2021		
	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and
(min ELIR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
Retail = Qualifying Revolving Retail = Other Retail = Other Net Charlos Control =							0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 1 1 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Control tasks and control governments Instructions Supportions Corporates - Of Which: Specialized Landing Corporates - Of Which: Spec Read - Control and Lasks property Read - Control an	(bit D5, %) (bit D5,	(In UR, %) of drubut control landshift of generations of the second sec	Original Expensive (pacture, %) Original Expensive Origination: Of White, Social State (packy mark) Comparison Origination: Of White, Social State (packy mark) Read: - Out Prices Expensive Read: - Out Prices Comparison Read: - Out Prices Comp	Control to sets Control to	(m, h, h, h) (m, h) </td <td>A col 31/03/2021 Original Exposure/ (minitized) Exposure Value/ (minitized) Exposure (minitized) Multi- construint (minitized) Official (minitized) Official (minitized)</td> <td>Original Expensive (del.RL, %) Original Expensive (del.RL, %) Mick segure amount. Mick segure amount.</td> <td>As of 31/03/2021 Social of mail supports Original Exposure? Orinte Exposure Original Exposure</td> <td>Local State of State Operation State State State of State Operation State State State of State Operation State Original Exposure/ original Exposure/ oris exposure/ original Exposure/ original Exposure/ ori</td> <td>A of \$1/03/2021 A of \$1/03/2021 Colspan=1 Exposure/ (of which: Of which: Colspan=1</td> <td>Act of 31/03/2021 Control 10 Contro</td>	A col 31/03/2021 Original Exposure/ (minitized) Exposure Value/ (minitized) Exposure (minitized) Multi- construint (minitized) Official (minitized) Official (minitized)	Original Expensive (del.RL, %) Original Expensive (del.RL, %) Mick segure amount. Mick segure amount.	As of 31/03/2021 Social of mail supports Original Exposure? Orinte Exposure Original Exposure	Local State of State Operation State State State of State Operation State State State of State Operation State Original Exposure/ original Exposure/ oris exposure/ original Exposure/ original Exposure/ ori	A of \$1/03/2021 A of \$1/03/2021 Colspan=1 Exposure/ (of which: Of which: Colspan=1	Act of 31/03/2021 Control 10 Contro

(1) Original exposure, unlike Exposure value, is n

due to credit conversion factors or credit risk mitigation techniques (e.g. su

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
GERMANY	Central basics and central generations Corporates - Of Which Specified Landong Corporates - Of Which Steel Retail Retail - Secured on nal estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: SHE							00008808000000	000000000000000000000000000000000000000	0 0 0 8 8 0 8 0 0 0 0 0	0 0 1 1 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).

List 1: 0.010 (0.0000) List 2: 0.010 (0.0000) <thlist (0.0000)<="" 0.010="" 2:="" th=""> List 2: 0.010 (0.0000)<!--</th--><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>IRB Ap</th><th>proach</th><th></th><th></th><th></th><th></th><th></th></thlist>								IRB Ap	proach					
United kinds Constrained segments Constrained segme					As of 3	31/03/2021					As of :	30/06/2021		
UNITED KINGDOM Control banks and control governments Control band Control band Contro			Original	Exposure ¹		Risk exposure	amount	adjustments	Original	Exposure ¹		Risk exposure	e amount	adjustments
UNITED KINGDOM Statistical of Which, Statistical and og Capacitar, Corr Which, Statistical and og Capacitar, Corr Which, Statistical and og Capacitar, Corr Which, Statistical and and appropried (Which, Statistical Read - Obser Read) Read - Obser Read Read - Ob					Value			provisions			Value*			provisions
	UNITED KINGDOM	Treinfluides Corporate: 0* Which: Specialized Landing Corporate: 0* Which: Specialized Landing Corporate: 0* Which: Specialized Landing Read: 4 Scound on real scalar property: 0* Which: Specialized Landing Read: 4 Scound on real scalar property: 0* Which: Specialized Landing Read: 4 Scound Read: 0* real scalar property: 0* Which: Specialized Landing Read: 4 Scound Read:							0005505000000			0 0 1 1 0 0 0 0 0		000000000000000000000000000000000000000



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							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
FRANCE	Carda lanks and central governments Institutions Corporate: Of White: Specialized and/or Resail Resail Retail - Special or neal static property. Of White: Spec Retail - Special or neal static property. Of White: Spec Retail - Special or neal static property. Of White: Spec Retail - Special or neal static property. Of White: Spec Retail - Special or neal static property. Of White: Spec Retail - Special or neal static property. Of White: Spec Retail - Special One Retail - Of White: SPE Retail - One Retail - Of White: SPE Retail - Special One Retail - Of White: SPE Retail - Special One Retail - Of White: SPE Retail - Special -							0 0 0 2 2 0 0 0 0 0 0		0 0 0 2 2 0 0 0 0 0 0			
	IRB Total	(1) Original en	popura unlika Ex	ooruna valua, in a	eported before taking in	to account any	effect due to cre	dit conversion fa	vitare as condit di	k mitigation to:	bolouer (e.o. pubrithutic	o effectr)	

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments							0	0	0	0	0	0
	Institutions							0	0	0	0	0	0
	Corporates							0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME							0	0	0	0	0	0
	Corporates - Or Which: SHE Retail							46	0	45	0	0	0
	Retail - Secured on real estate property							46	2	45	2		0
	Retail - Secured on real estate property - Of Which: SME							10	â		ő	0	ő
BELGIUM	Retail - Secured on real estate property - Of Which: non-SI							46	2	45	9	4	0
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail							0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME							0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	0
	Equity							0	0	0	0	0	0
1	Other non credit-obligation assets												4
	IRB Total												4

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	l Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions							0	0	0	0	0	0
	Corporates							ō	ő	0	0	0	ő
	Corporates - Of Which: Specialised Lending							0	0	0	0	0	0
	Corporates - Of Which: SME Retail							0	0	0	0	0	0
	Retail - Secured on real estate property							0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME							0	0	0	0	0	0
country of counterpart /	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	i .						0	0	0	0	0	0
	Retail - Other Retail							ő	ő	ō	ő	ō	ő
	Retail - Other Retail - Of Which: SME							0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity							0	0	0	0	0	0
	Other non credit-obligation assets							0		0	Ť		
	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 Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Country of Counterpart 8	Control loaks and cancel generations Corporate: 27 Which Spatial Landing Corporate: 27 Which Spatial Landing Corporate: 27 Which Spatial Retail Secured on real state property State: Societies on real state property of Which: Spit Retail - Order Retail Corporation, or Which: Spit Retail - Order Retail - Of Which, Spit												000000000000000000000000000000000000000
	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. substi

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Country of Counterpart 9	Central Nakes, and Carthy generated Sectorized Corporates - Of Which: Spectral Landing Corporates - Of Which: Spectral Landing Read - Spectral Carthy property Read - Spectral Carthy property Read - Countries (Read Carthy Property) Read - Countri							000000000000000000000000000000000000000					
	TPP 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 Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Country of Counterpart 10	Central laws and cathral governments Institutional Corporates - Of Which: Speciale landing Corporates - Of Which: Speciale landing Read: - Of Which: Speciale landing Matal - Scored on real eating property Read: - Of Which: Speciale landing Read: - Of Which: Speciale landing							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		000000000000000000000000000000000000000
		(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking in	to account any e	effect due to cre	dit conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	in effects).	



							de Volksbank N.V.							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Austria	0 31 21 26 87 43 0	0 31 21 26 87 43 0			0 0 0 33 43 0	0 31 21 26 54 0						0 0 0 0 0	
Total [0 - 3M [[3M - 1Y]		208	208	0	0	76 0	132 0	0	0	0	0	0 0	0 0	0
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Belgium	0 26 96 187 120 84 513	0 26 96 187 120 84 513	0 0 0 0 0 0	0 0 0 0	0 0 67 26 120 28 241	0 26 29 161 0 56	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	
Total [0-3Mf [3M-1Yf [1Y-2Y] [2Y-3Yf [3Y-5Yf [10Y-more Total	Bulgaria	513	513	0	0	241	272	Ō	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Czech Republic													
10 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [5Y - 10Y f [10Y - more Total	Denmark													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 10Y [[10Y - more Total	Estonia													



							de Volksbank N.V.							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 0 31 0 31	0 0 0 0 31 0 31	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 31 0 31		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 0 120 74 141 201 0 535	0 0 120 74 141 200 0 535	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 21 16 110 0 146	0 0 120 53 126 91 0 389	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Germany	189 115 177 53 252 852 15 1.653	189 115 177 53 252 852 15 1.653	0 0 0 0 0	0 0 0 0 0 0	0 31 21 0 97 530 15 694	189 84 157 53 155 322 0 959			0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
10-3M f f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 0 83 77 0 160	0 0 0 83 77 0 160	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 27 0 27	0 0 0 83 49 0 133	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0 - 3M f [3M - 1Y f [1Y - 2Y [[2Y - 3Y f [5Y - 5Y f [5Y - 10Y f [10Y - more Total	Latvia													



							de Volksbank N.V.							
							As of 31/12/2020							
				On balance s	heat	Dire	ct exposures		Deriva	tives		Off balar	ice sheet	
	(min EUR)			- On balance s					Deriva					
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 0 3 30 0 33 30 33	0 0 0 3 30 0 33	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 3 30 0 33	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Malta													
10 - 3M [1 3M - 1Y [1 3Y - 2Y [2 Y - 3Y [1 3Y - 5Y [1 5Y - 10Y [1 0Y - more Total	Netherlands	10 103 95 252 169 290 57 976	10 103 95 252 169 290 57 976			0 0 20 0 26 206 0 253	10 103 75 252 142 84 57 723					0 0 0 300 0 0 300		34
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Poland										•		•	
131 - 311 15V - 10V1 10V - more Total 10 - 3M1 13M - 1V1 12Y - 2V1 12Y - 2V1 13Y - 5V1 15Y - 10V1 10V - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 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.							
							As of 31/12/2020							
						Diree	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Table consists amount of					Derivatives with po:	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 0 0 56 191 0 258	0 0 0 66 191 0 257	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 66 136 0 203	0 0 0 0 55 0 55	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	0 0 3 0 0 0 3	0 0 3 0 0 0 3	0 0 0 0 0 0	0 0 0 0 0 0	0 0 3 0 0 0 3	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0 - 3M] [3M - 1Y] [3M - 1Y] [2Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Liechtenstein													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0



							de Volksbank N.V.							
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance st	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
10cal [0 - 3M [[3M - 1Y] [2Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y] [0 - 3M] [0 - 3M] [3M - 1Y]	U.S.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	China													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	179 65 0 0 0 0 0 243	179 65 0 0 0 0 0 243		0 0 0 0 0 0		179 65 0 0 0 0 0 243			0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[3Y - 5Y [[10Y - more Total	Other advanced economies non EEA											•		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f [5Y - 10Y [f 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2020)						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	itives		Off balar	nce sheet	1
												Off-balance st	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturil	ry Country / Reg	ion Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Others	0 0 0 38 0 0 38	0 0 0 38 0 0 38			0 0 0 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 "Othes".

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

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

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

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

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

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

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

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

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

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



							de Volksbank N.V.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance st	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107-more Total	Austria	211 0 21 25 86 50 0 0 414	231 0 21 26 86 50 0 414			0 0 0 32 50 0 82	231 0 21 26 54 0 0 0 332	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[3Y - 5Y [[10Y - more Total	Belgium	0 55 93 157 117 53 476	0 55 93 157 117 53 476	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 66 26 117 0 210	0 0 55 27 131 0 53 266		0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria		475				200							
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Estonia													



							de Volksbank N.V.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 30	0 0 0 30	0	0	0	0 0 30	0 0	0	0	0	0	0	
[10Y - more Total	-	0 30	0	0	0 0	0	0 30 0	0	0	0	0 0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]		0 20 171 31	0 20 171 31 148 178 53	0	0	0 20 0	0 20 151 31 120 104	0 0	0	0	0	0	0	
	France	148 178	148 178	0	0	29 74 44		0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [-	603 164		0	0	167 31 0	435 133	0 0	0	0	0	0	0	14
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Germany	603 164 229 119 231 231 792 14	164 94 228 119 231 792 14	0 0 0 0	0	21 0 196 437 14	9 435 94 208 119 34 354 0		0					
Total [0.3M] [3] - 3M [[3] - 1Y [[2] - 2Y [[2] - 3Y [[3] - 5Y [[5] Y - 10Y [[10] - more Total	Croatia	1.642	1.641	0	0	699	942	0	0	0	0	0	0	17
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 32 101 22 0 155	0 0 32 101 22 0 155	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 27 0 0 27	0 0 32 75 22 0 128	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy													
1001 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							de Volksbank N.V.							
							As of 30/06/2021							
				On balance sl	haat	Dire	ct exposures		Deriva	tiwor		Off balar	ico choot	
	(mln EUR)			On balance si	neet				Deriva	uves				-
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 0 3 44 0 47	0 0 0 3 44 0 47	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 3 44 0 47	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
1317 - more Total [0 - 3M] [3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total	Maita													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-3M]	Netherlands	77 25 131 190 169 329 44 964	77 25 131 190 169 328 44 964			0 20 0 26 247 0 293	77 5 131 190 143 81 44 671	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 300 0 3 00		31
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland												•	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Słovakia													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia		0 0 0 0 10 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 10 10 10	0 0 0 0 0 0 0 0 0						



							de Volksbank N.V.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	neet				Deriva	lives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Table consists amount of	[Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 66 174 0 240	0 0 66 174 0 240	0 0 0 0	0	0 0 66 120 0 186	0 0 54 0 54	0 0 0 0 0	0 0 0 0	0 0 0 0	0	0		0
[0-3M]		0	0	0	0	0	0	0	0	0	0	0	0	U
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total	-	0 3	0 3	0 0	0 0	0 3	0 0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0 - 3M [3M - 1Y 1Y - 2Y 2Y - 3Y 2Y - 3Y	Liechtenstein													
137 - 371 157 - 1071 107 - more Total 10 - 3M f 137 - 271 127 - 371 137 - 571 137 - 571 137 - 571 107 - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 0 0 27 0 27	0 0 0 27 0 27	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 27 27	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						de Volksbank N.V.							
					Direc	t exposures							
(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
											Off-balance st	eet exposures	
							Derivatives with pos	itive fair value	Derivatives with	negative fair value			
		Total carrying amount of											Risk weighted exposure amount
Country / Region	derivative financial assets	assets (net of short											
		positionsy	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
			held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
Japan													
U.S.													
China													
Cinita													
	273 91	273 91	0	0	0	273 91	0	0	0	0	0	0	
Switzerland	0 0	0	0 0	0 0	0	0	0	0	0	0	0	0	
	0 0 364	0 0 364	0	0	0	0 0 364	0	0	0	0	0	0	0
Other advanced economies non EEA													
Other Control and each													
Other Central and eastern Europe countries non EEA													
Middle Fact													
middle East													
Latin America and the Caribbean													
competiti													
	Country / Region	Country / Region Total gross carrying amount of non- derivative financial assets Japan	Country / Region Total gross carrying amount of non-derivative financial assets Japan Internet in the internet internet in the internet	Little East Total gross carrying amount of non- derivative financial assets Total carrying amount of non-derivative financial assets (net of particle assets (net of particle asset	Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets of environment of an environment of the derivative financial assets of environment of envinteres of environment of environment of environment o	On balance sheet Country / Rogion Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets of which: Financial asset of wh	As of 30/06/2021 Direct exposures On balance sheet Country / Region Total gross carrying amount of non-dir/kritete financial assets of white: Francial asset Jagen of white: Francial asset Jagen of white: Francial asset of white: Francial asset of white: Francial asset Jagen of white: Francial asset of white: Francial asset of white: Francial asset Jagen of white: Francial asset of white: Francial asset Jagen of white: Francial asset of white: Francial asset Jagen of white: Francial asset of white: Francial asset Jagen of white: Francial asset of white: Francial asset	As of 30/06/2021 Direct exposures On balance sheet Derivative exposures Centry / Expose Add carries ansate at an analysis of the carries ansate at another exposer of the carries and the second at a secon	La dr 30/06/2021 Direct exponents Direct exponents Deriva Contry / bagin Add grass carping second of the second and any of the second any o	Les de 30/06/2021 Direct exposures Derivatives Contry / Report Derivatives Derivatives Direct exposures Derivatives Direct exposure Derivatives Direct exposure Derivatives Direct exposure Derivatives Direct exposure Direct exposure Derivatives Contry / Report Direct exposure Direct exposure Direct exposure Direct exposure Direct exposure Direct exposure Direct exposure Contry / Report Direct exposure Direct exposure Direct exposure Direct exposure Direct exposure	100 100 100 100 100 100 100 100 100 100	$ \begin{tabular}{ c c c } \hline $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$	$\begin term begin to the term begin term b$



General governments exposures by country of the counterparty

As of 30/06/2021 Set of S0/06/2021 Direct exposures Direct exposures On balance sheet Derivatives On balance sheet Derivatives On balance sheet Derivatives with positive fair value Derivatives with positive fair value Derivatives with negative fair value Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial asset			
On balance shet Derivatives Image: Country / Region Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets of which: Financial assets at of which financial			
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets at of which is fi			
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets financial assets of which: Financial assets of which: Financial assets at of which	9	Off balance sheet	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets financial assets of which: Financial assets of which: Financial assets at of which		f-balance sheet exposures	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets model assets (net of short positions) of which: Financial assets of which: Financial assets at of which wh	lue		
de wind, rainical assess heid for trading through profit or loss comprehensive income Utrading through profit or loss comprehensive income		minal Provisions	Risk weighted exposure amount
10-3M1 134-31<			
10-341 (13M-3Y1 (13Y-3Y1 (13Y-3Y1 (13Y-3Y1 (13Y-5Y1) 19Y-more 0 <th< th=""><th></th><th>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th></th></th<>		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

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

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

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

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

Regions:

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

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

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

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

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

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

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

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

de Volksbank N.V.

				As of 30/09/202	:0								As of 31/12/202	:0			
		Gross carrying	amount		Accumulat changes in provisions		accumulated o credit risk and	Collaterals and financial		Gre	oss carrying amo	unt		Accumulat changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
	Of wh performi past due	ng but	Of which non-perfo	rming ¹	On performing	On non-perfor	ming exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	vhich non-perfor	ming ¹	On performing	On non-perform	ming exposures ³	guarantees received on non- performing
	days and day		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits									4,660	0				0		0	
Debt securities (including at amortised cost and fair value)									5,104		0						, s
Central banks									-,		-				-		0
General governments									3,986		0		0 0	1		0 0	0
Credit institutions									838		0		0 0	0	0	0	0
Other financial corporations									110		0		0 0	0	0	0	0
Non-financial corporations									170		0		0 0	0	0	0	0
Loans and advances(including at amortised cost and fair value)									55,107	78	685	425	5 678	88	77	77	552
Central banks									463	0	0		0 0	0 0	c	0 0	0
General governments									665	0	0		D (0 0	c	0 0	0
Credit institutions									5,528	0	0		D (0 0	c	0 0	0
Other financial corporations									395	0	0		D (0 0	c	0 0	0
Non-financial corporations									1,339	0	80	8	0 80	6	16	5 16	19
of which: small and medium-sized enterprises at amortised cost									281	0	38	3	8 38	6	13	13	19
of which: Loans collaterallised by commercial immovable property at amortised cost									266	0	26	26	5 26	4	8	8	17
Households									46,717	77	605	34	4 597	81	61	61	534
of which: Loans collateralised by residential immovable property at amortised cost									46,350		562	306	5 555	76	40	40	513
of which: Credit for consumption at amortised cost									63	0	11	11	1 11	1	11		
DEBT INSTRUMENTS other than HFT			_						64,872	78	685	425	5 678	89	77	77	552
OFF-BALANCE SHEET EXPOSURES									2,815		15	12	2 15	3	2	2	5

¹⁰ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends tar nortised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at far value of bet than FT) ¹⁰ Institutions report here collective allowarces for incurrends tar nortised cost) and changes in far value of the collective allowarces due to credit risk and provisions (instruments at far value of bet than FT) ¹⁰ Institutions report here specified incurrends tar nortised cost) and changes in far value of the collective allowarces at far value of the than FTD ¹⁰ Cost cost specified in the specified incurrends tar nortised cost and changes in far value of the collective allowarces for incurrends at the cost and the specified incurrends at an interval of the collective allowarces for incurrends at the specified incurrends at an interval of the collective allowarces for incurrends and collective allowarces for incurends and c



Performing and non-performing exposures

de Volksbank N.V.

				As of 31/03/2021	L								As of 30/06/202	1			
	Gross	s carrying amo	unt		Accumulat changes in provisions ⁴	ed impairment, a fair value due to	accumulated o credit risk and	Collaterals and financial		Gros	s carrying amou	ınt ^s		Accumulation changes in provisions ⁴	ed impairment, a fair value due to 1,5	accumulated o credit risk and	Collaterals and financial
	Of which performing but past due >30	Of w	rhich non-perfor	ning ¹	On performing	On non-perfor	ming exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing	On non-perfor	ming exposures ³	guarantees received on non- performing
(min EUR)	days and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
Cash balances at central banks and other demand deposits									8,024	0	0	0		0) 0	0
Debt securities (including at amortised cost and fair value)									5,485		0	-		2			
Central banks									-,	0	0						0
General governments									4,166	0	0			1			0
Credit institutions									894	0	0	(0
Other financial corporations									173	0	0	(0
Non-financial corporations									252	0	0	(0
Loans and advances(including at amortised cost and fair value)									54,889	35	568	294	567	74	64	64	493
										55	500	251					455
Central banks									481	0	0	C	0 0	0			0 0
General governments									917	0	0	c) (0		o (0
Credit institutions									5,278	0	0	c	o c	0		0 0	0 0
Other financial corporations									133	0	0	c	o c	0		0 0	0 0
Non-financial corporations									1,320	0	31	31	31	7		9 9	18
of which: small and medium-sized enterprises at amortised cost									295	0	31	31	31	5	9	9 9	18
of which: Loans collateralised by commercial immovable property at amortised cost									283	o	22	22	22	4		6	16
Households									46,760	35	537	262	2 536	67	5	5 55	475
of which: Loans collateralised by residential immovable property at amortised cost									46,399	35	506	231	505	62	40	40	463
of which: Credit for consumption at amortised cost									54	0	9	9	9	0	9	9 9	0
DEBT INSTRUMENTS other than HFT									68,398	35	568	294	567	76	64	64	493
OFF-BALANCE SHEET EXPOSURES									3,236		4	2	. 4	2		2 2	3

(1) for the definition of non-performing exposures please refer to COMMISSION INPLIMENTING REGLATION (E0) 2015/227 of 3 January 2015, AMREX V, Pat 2-1 emplate related instructions, substrate 29 (2) Institutions report here collective allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents and instruments at anotised coll (instruments at anotised coll) of 60/101-101-105 (instruments at anotised coll) of 60/101-105 (instruments) and colleges in far value of the relative allowances for incurrents and instruments and anotised coll (instruments) and instruments and experiments (instruments) and anotised coll (instruments) and anotised coll (instruments) are anotised coll (i



Forborne exposures

de Volksbank N.V.

		As of 30/	00/2020					As of 31	(12/2020		
	ring amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			ing amount of with forbearance	Accumulated i accumulated o value due to c	mpairment, changes in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with
(min EUR)	Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits						0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)						0	0	0	0	0	o
Central banks						0	0	0	0	0	
General governments						0	0	0	o	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	o
General governments						0	0	0	0	0	o
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- nerforming exit criteria						0					

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

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



Forborne exposures

1			As of 31	/03/2021					As of 30/	06/2021		
	Gross carr exposures measures	ying amount of with forbearance	Accumulated accumulated of accumulat	impairment, changes in fair redit risk and r exposures with	received on e	ancial guarantees xposures with e measures		ing amount of with forbearance	Accumulated in accumulated cl value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)							0	0	0	0	0	0
Central banks							0	0	0	0	0	
General governments							0	0	0	0	0	
Credit institutions							0	0	0	0	0	
Other financial corporations							0	0	0	0	0	
Non-financial corporations							0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)							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- nerforming exit criteria							0					

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

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

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

Image: bit in the part of the			AS C	30/09/2020					AS OF	31/12/2020			A	of 31/03/2021					AS OF 3U	0/06/2021		
Image: series and second proteines and second pro							Gross car										Gross can					Accumulated
Accolure storety and failure Accolure storety and failure <th< th=""><th>(min EUR)</th><th>n</th><th>on- erformi of which:</th><th>and advances subject to</th><th>Accumulated</th><th>changes in fair value due to credit risk on non-performing</th><th></th><th>non-</th><th>of which:</th><th>and advances subject to</th><th></th><th>changes in fair value due to credit risk on non-performing</th><th>non- performi of which</th><th>and advances subject to impairment</th><th>Accumulated</th><th>changes in fair value due to credit risk on non-performing</th><th></th><th></th><th>of which:</th><th>and advances subject to</th><th></th><th>negative changes in fair value due to credit risk on non-performing evrosures¹</th></th<>	(min EUR)	n	on- erformi of which:	and advances subject to	Accumulated	changes in fair value due to credit risk on non-performing		non-	of which:	and advances subject to		changes in fair value due to credit risk on non-performing	non- performi of which	and advances subject to impairment	Accumulated	changes in fair value due to credit risk on non-performing			of which:	and advances subject to		negative changes in fair value due to credit risk on non-performing evrosures ¹
1 Manufact 1 Main 1 Mai						exposures						exposures				exposures						exposures
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$							0	0	0	0	0	0					0	0	0	0	0	0
D Backly assense al all conditions used Part all backly assense all all conditions and all conditing and all conditions and all conditions and all condits and all							0	0	0	0	0	0					0	0	0	0	0	0
success success <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>18</td><td>7</td><td>7</td><td>18</td><td>3</td><td>0</td><td></td><td></td><td></td><td></td><td>17</td><td>6</td><td>6</td><td>17</td><td>2</td><td>0</td></t<>							18	7	7	18	3	0					17	6	6	17	2	0
EVentory							520	42	42	520	4	0					526	1	1	526	2	0
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	E Water supply						0	0	0	0	0	0					0	0	0	0	0	0
Intransformation and storage Image: Stars and Star							20	3	3	20	1	0					21	0	0	21	0	0
In Hardword biological b	G Wholesale and retail trade						28	2	2	28	1	0					28	4	4	28	2	0
International documunication P	H Transport and storage						27	0	0	27	0	0					2	0	0	2	0	0
Effective Effective <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>3</td><td>0</td><td>0</td><td>3</td><td>0</td><td>0</td><td></td><td></td><td></td><td></td><td>4</td><td>2</td><td>2</td><td>4</td><td>0</td><td>0</td></t<>							3	0	0	3	0	0					4	2	2	4	0	0
Effective Effective <t< td=""><td>J Information and communication</td><td></td><td></td><td></td><td></td><td></td><td>3</td><td>0</td><td>0</td><td>3</td><td>0</td><td>0</td><td></td><td></td><td></td><td></td><td>2</td><td>0</td><td>0</td><td>2</td><td>0</td><td>0</td></t<>	J Information and communication						3	0	0	3	0	0					2	0	0	2	0	0
M Professional, scentific and technical schwides M Professional scentific and technical schwides M Professional scentific and technical schwides M Professional sceneira schwides M Professional sceneira sceneira schwides M Professional sceneira schwides M Professional sceneira sceneira schwides M Professional sceneira sceneira sceneira sceneira schwides M Professional sceneira s							152	13	13	152	8	0					162	9	9	162	6	0
ardynes and sportserve and sportserv	L Real estate activities						319	6	6	319	2	0					319	5	5	319	2	0
	activities						55	5	5	55	2	0					48	4	4	48	2	0
	N Administrative and support service activities						3	0	0	3	0	0					7	0	0	7	0	0
0 Pulic admentation and defence. consulative costs security							0	0	0	0	0	0					0	0	0	0	0	0
PEducation 1 0 0 1 0 0 0 0 1 0 0 1 0 0 1 0 0 0 0							1	0	0	1	0	0					1	0	0	1	0	0
Otherma heads services and social work Participation Participation<							153	0	0	153	0	0					146	0	0	146	0	0
R Arts, entertainment and recreation 10 1 1 1 10 0 0 0 114 0 0 0 14 0 0 0	R Arts. entertainment and recreation						10	1	1	10	0	0					14	0	0	14	0	0
S Other services 28 1 1 28 0 0 0 23 1 1 23 0 0	S Other services						28	1	1	28	0	0					23	1	1	23	0	0
Loans and advances 1339 80 80 1,339 23 0 10 130 130 31 31 1,320 16 0	Loans and advances						1.339	80	80	1.339	23	0					1.320	31	31	1.320	16	0

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

EBA EUROPEAN BANKING AUTHORITY

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

de Volksbank N.V.

								As of 30	/09/2020														As of 31	12/2020							
	Gross	canying amount							Accumulated im		lated negative cha		*	Maximum amount of the guarantee that can be considered	Gross carrying amount		i canying amount							kcomulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross canying amount
(min ESR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in avedit risk since initial recognition but not credit- impaired (Stape 2)	Non-perform	ning Of which: exposures will forbaarance meakunes	th Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbaarance measures	Of which: Instruments with significant incruise in credit tisk since initial recognition but not credit- impaired (Stage 2)	ing Of which: exposures with forbuarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the context of the CDVID-19 crisis			Performing	Of which: exposures with forbeasings maintures	Of which: I fruitruments with significant increase in condit risk since initial recognition but not credit- impaired (Stage 2)	Non-performin	ng Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: soposunis with forbiarance measures	Of which: Unikely to pay that are not past-due or past-due <- 90 days	Public guarantee necessed in the contact of the COVID-19 crisis	Informs to noon- performing exposures
Loans and advances subject to active EBA-compliant monatoria																4	2	۰	۰	2	2	2	1	0	٥	۰	1	1	1	٥	۰
of which: Households																2	0	٥	0	2	2	2	1	0	0	0	1	1	1	٥	۰
of which: Collateralised by residential immovable property																2	0	٥	۰	2	2	2	1	۰	٥	۰	1	1	1	٥	۰
of which: Non-financial corporations																3	2	٥	۰	1	1	1	0	۰	0	۰	٥	0	0	٥	۰
of which: Small and Medium-sized Enterprises																3	2	٥	0	1	1	1	0	۰	٥	0	٥	0	0	٥	۰
of which: Collateralised by commercial immovable property																0	٥	0	0	0	0	0	0	0	0	٥	0	0	0	0	•

								As of 30/	09/2020															As of 31	/12/2020							
best best <th< th=""><th></th><th>Gross</th><th>canying amount</th><th></th><th></th><th></th><th></th><th></th><th>ccumulated impi</th><th></th><th></th><th>inges in fair val</th><th></th><th></th><th>amount of the guarantee that can be</th><th>Gross canying amount</th><th></th><th>anying amount</th><th></th><th></th><th></th><th></th><th></th><th></th><th>Accumulated im</th><th></th><th></th><th>changes in fair va</th><th></th><th></th><th>amount of the guarantee that can be</th><th>Gross carrying amount</th></th<>		Gross	canying amount						ccumulated impi			inges in fair val			amount of the guarantee that can be	Gross canying amount		anying amount							Accumulated im			changes in fair va			amount of the guarantee that can be	Gross carrying amount
charabite best			Performing									Non-perform													Performing			Non-perform				
Additional and the second s	(min EUR)			exposures with forbearance	Instruments with significant increase in credit risk since initial recognition but ret credit-	exposures with forbserance	Unlikely to pay that are not past-due or past-due <=			exposures with forbearance	Instruments with significant increase in oradit risk since initial recognition but not credit- impeired		exposures with forbeirance	Unlikely to pay that are not past-due or past-due <=	guarantee received in the context of the CDVID-19	non- performing			exposures with forbeasance	Instruments with significant increase in credit risk since initial recognition but not credit-		exposures with forbeirance	Unlikely to pay that are not past-due or past-due <=			exposures w forbeasince	th Instruments with significa increase in credit risk siz initial recognition I not credit- incained	ent noe	exposures with forbearance	Unlikely to pay that are not past-due or past-due <=	guarantee received in the context of the COVID-19	Inflows to non- performing exposures
	Loans and advances with expired EBA-compliant monitoria																95	n	40	18	24	24	23	9	2	1	1	7	7	7	0	4
	of which: Households																55	43	24		12	12	12	4	1	1	۰	3	3	3	0	2
Additional system Image: System Imag	of which: Collateralised by residential immovable property																29	30	и	5	9	9	9	3	1	٥	۰	2	2	2	0	2
	of which: Non-financial corporations																40	27	25	9	13	13	11	5	1	1	٥	s	s	4	0	2
d dath. Suid of National Strapma	of which: Small and Medium-sized Enterprises																40	27	25	9	13	13	11	5	1	1	٥	5	5	4	0	2
	of which: Collatenilised by commercial immovable property																9	5	2	2	4	4	4	1	٥	٥	٥	1	1	1	0	1

							As of 30,	09/2020															As of 31	/12/2020							
	canying amount							Accumulated imp			inges in fair vals			Maximum amount of the guarantee that can be considered	Gross carrying amount		carrying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross canying amount
(min EUR)	Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial necognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance meakures	Of which: Urlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit sisk since initial necognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis			Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sepsiums with forbearance meakunes	Of which: Instruments with significant increase in credit tisk since initial recognition but not credit- impaired (Stage 2)		ng Of which: eopoisnes with forbairance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	Public guarantee recensed in the contact of the COVID-19 crisis	Infows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes																1	1	1	•	٥	•	٥	0	۰	٥	•	0	٥	•	1	۰
of which: Households																٥	٥			٥			0	۰			٥				٥
of which: Collateralised by residential immovable property																٥	0			0			0	0			٥				۰
of which: Non-financial corporations																٥	0	٥	0	٥	0	0	0	0	٥	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises																٥	٥			٥			٥	٥			٥				0
of which: Collateralised by commercial immovable property																0	0			0			٥	٥			٥				0



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

de Volksbank N.V.

1							As of 31/03/20	21														As of 30	/06/2021							
													Maximum amount of the guarantee that can be considered	Gross canying amount														*	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min 13/R)		Of which: exposures wit forbearance measures	Of which: h Enstruments with significant increates in credit risk since initial necognition but net credit- impained (Stage 2)	Non-perform	ing Of which: esposiures with forbearance measures	Of which: Unlikely to pay that are not path-due or path-due <= 90 days	Purfo	enting Of which: exposures with fobearance measures	Of which: h Enstruments with significant increates in credit risk since initial necognition but net credit- impained (Stage 2)	Non-perform	sing Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the context of the COVID-19 crisis	Inflows to nat- performing exposures		Performing	Of which: exposiums with forbearsinge meakures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		ng Of which: soposunis with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: expoluses wit forbearance measures	Of which: h Instruments with significant incruase in credit risk since initial recognition but rot credit- impaired (Stage 2)	Non-perform	ing Of which: exposiuns with forbarance measures	Of which: Uniledy to pay that are not paid-due or paid-due <= 90 days	Public guarantee nooawed in the contast of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant moratoria															0	۰	0	۰	٥	0	۰	0	٥	0	۰	٥	0	0	٥	۰
															0	0	0	0	0	0	٥	0	0	0	٥	0	0	0	٥	0
															٥	٥	0	0	٥	0	۰	0	۰	٥	۰	٥	0	0	٥	٥
of which: Non-financial corporations															0	۰	0	0	٥	0	۰	0	۰	0	۰	٥	0	0	٥	۰
of which: Small and Medium-sized Enterprises															0	۰	0	0	٥	0	۰	0	۰	0	۰	٥	0	0	٥	0
of which: Collateralised by commercial immovable property															٥	۰	0	۰	٥	0	۰	0	۰	0	۰	٥	0	0	٥	0

						03/2021															As of 30	/06/2021							
	carrying amount					iccumulated imp			nges in fair vals			Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated imp			inges in fair vals			Maximum amount of the guarantee that can be considered	Gross carrying amount
	Performing														Performing														
(min EUR)		Of which: exposures with forbiariance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due or past-due <= \$0 days		Of which: exposures with forbiariance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Skige 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasinge measures	Of which: Instruments with significant increase in credit fisk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: h Sistruments with significant increase in credit fisk since initial recognition but not credit- impained (Slage 2)		Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Infows to non- performing exposures
Loans and advances with expired EBA-compliant monitoria														95	69	41	34	27	25	20	9	1	1	1	7	7	5	٥	1
of which: Households														55	42	25	21	13	12	9	4	1	1	1	з	3	2	0	0
of which: Collateralised by residential immovable property														39	27	14	14	11	11		3	0	0	٥	з	3	2	٥	0
of which: Non-financial corporations														41	27	15	13	14	13	11	5	1	0	٥	4	4	4	٥	0
of which: Small and Medium-sized Enterprises														41	27	25	13	14	13	11	s	1	٥	٥	4	4	4	٥	٥
of which: Collateralised by commercial immovable property														9	6	3	3	3	3	3	1	۰	٥	0	1	1	1	٥	0

								As of 31/0	3/2021														As of 30	/06/2021							
	Gross													Maximum amount of the guarantee that can be considered	Gross canying amount	Gross													×	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposizeris with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			oposunas with forbearance measures	Of which: Instrumenta with significant increase in condit raik since initial recognition but not credit- impaired (Stage 2)	ing of which: exposures with forbaarance measures	Of which: Unikally to pay that are not past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis			Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit mik since initial recognition but not credit- impained (Stage 2)	Non-parform	ing Of which: exposures with forbarrance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: a bistruments with significant increase in credit risk since initial necognition but not credit- impained (Stage 2)	Non-performi	ng Of which: exposures with forbaarance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes																1	1	1	۰	٥	٥	0	٥	۰	٥	۰	٥	0	0	1	۰
of which: Households																1	1			0			٥	۰			0				۰
of which: Collateralised by residential immovable property																٥	۰			0			0	۰			0				۰
of which: Non-financial corporations																٥	٥	٥	0	0	٥	0	٥	٥	٥	٥	٥	0	0	٥	۰
of which: Small and Medium-sized Enterprises																٥	۰			0			٥	۰			٥				۰
of which: Collateralised by commercial immovable property																٥	•			0			٥	۰			0				•

