

Bank Name	Nederlandse Waterschapsbank N.V.
LEI Code	JLP5FSPH9WPSHY3NIM24
Country Code	NL

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

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published.

This bank did not report data related to COVID-19 in compliance to the Moratoria Reporting and Disclosure.



### **Key Metrics**

(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		1,729		1,762	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		1,729		1,762	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period		2,049		2,083	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		2,049		2,083	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period		2,049		2,083	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		2,049		2,083	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		3,833		4,502	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		3,833		4,502	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		45.11%		39.14%	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		45.11%		39.14%	(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		53.47%		46.26%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		53.47%		46.26%	(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		53.47%		46.26%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		53.47%		46.26%	(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		84,417		4,253	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		2.43%		48.96%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition		2,049		2,083	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition		2,049		2,083	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		84,417		4,253	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		84,417		4,253	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		2.4%		49.0%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		2.4%		49.0%	[A.2]/[B.2]	



# 2021 EU-wide Transparency Exercise Capital Nederlandse Waterschapsbank 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
	А	(min EUR, %) OWN FUNDS	A3 01 30/03/2020	2.049	A3 01 31/03/2021	2.083	C 01.00 (r010.c010)	Articles 4/118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		, , ,		,	C 01.00 (r020.c010)	article Str of 198
	A.1.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital		1,729 7		1,762		
	_	instruments)				7	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		1,738		1,773	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income		0		0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves		1		0	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 (f) of CRR
	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		-6		-5	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-6		-7	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>		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(199), 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 CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0		0	C 01.00 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (0) (i) and 99 to 51 of CRR, Articles 36(1) point (4) (i), 243(1) point (b), 244(1) point (b) and 259 of CRR, Articles 36(1) point (b) (ii) and 259(3) of CRR, Articles 36(1) point b) (iv) and 153(4) of CRR, Articles 36(1) point b) (iv) and 155(4) of CRR.
	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.1.188	(-) 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		0		0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other						NUMBER OF THE PROPERTY OF THE
				-5		-6	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)		321		321	C 01.00 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		321		321	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 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r746,c010)	
	A.2.4	Additional Tier I 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)		2,049		2,083	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		0		0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments		0		0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions		0		0	C 01.00 (r910,c010) + C 01.00 (r920,c010)	
	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		3,833		4,502	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included		0		0	C 05.01 (r010;c040)	
6107711 0	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		45.11%		39.14%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)		53.47%		46.26%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)		53.47%		46.26%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		1,729		1,762	[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),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		45.11%		39.14%	[D.1]/[B-B.1]	
	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- act on the formulae shade in column. "CORER CODE", a desse note that this soled to difference in full	on datum moint of view at the co	porting data are not taken into ac-	and to this sale dates	1		

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



#### Overview of Risk exposure amounts

		RW	ds		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>		2,172		2,179	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s002) - C 08.01 (r050, c260, s002) -[C 02.00 (8460, c101)] - C 02.00 (8460, c1010)]
Of which the standardised approach		2,172		2,179	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 (R259, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach		0		0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB		0		0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>		376		794	C 07.00 (1990, c220, 5001) + C 07.00 (1110, c220, 5001) + C 07.00 (1210, c220, 5001) + C 08.01 (1040, c260, 5001) + C 08.01 (1050, c260, 5001) + C 08.01 (1050, c260, 5001) + C 08.01 (1040, c260, 5001) + C 08.01 (1040, c260, 5002) + C 08.01 (1050, c
Credit valuation adjustment - CVA		714		1,027	C 02.00 (R640, c010)
Settlement risk		0		0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)		210		159	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 (RS80, c010)
Of which securitisations and resecuritisations in the trading book		0		0	C 19.00, 010, 561*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_990,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book		0		0	C 02.00 (R680, c010)
Operational risk		361		342	C 02.00 (R590, c010)
Of which basic indicator approach		0		0	C 02.00 (R600, c010)
Of which standardised approach		361		342	C 02.00 (R610, c010)
Of which advanced measurement approach		0		0	C 02.00 (R620, c010)
Other risk exposure amounts		0		0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total		3,833		4,502	

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

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



## 2021 EU-wide Transparency Exercise Market Risk

Nederlandse Waterschapsbank N.V.

	SA					I	М									IM						
			VaR (Memoran	dum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP			VaR (Memora	endum item)	STRESSED VaR (A	demorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE F	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATECT	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		0 0 0											0 0 0	0 0 0	0 0 0	0 0 0						
Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk Total		0											0 0	0 0	0 0	0 0	0	0	•	0	0	0
, , , , ,	As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021						Ü	Ů	, , , , , , , , , , , , , , , , , , ,	As of 30/0	6/2021	, i	Ü	Ü	<u> </u>	
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		0 0 0 0 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											0	0	0	0	0	0	0	0	0	0

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



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nederlandse Waterschapsbank N.V.

					Standardise	d Approach					
			As of 30,	/09/2020		As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %) Central governments or central banks					10.296	66,668				
	Regional governments or local authorities					20,261	20,602	0			
	Public sector entities					57,768	180	36			
	Multilateral Development Banks					96	96	0			
	International Organisations					759	759	0			
	Institutions					13,510	3,345	474			
	Corporates					5,698	2,159	1,936			
	of which: SME Retail					0	0				
	of which: SME										
Consolidated data	Secured by mortgages on immovable property					ŏ	ŏ	ů o			
	of which: SME					0	0	0			
	Exposures in default					0	0	0			
	Items associated with particularly high risk					0	0	0			
	Covered bonds					847	847	85			
	Claims on institutions and cornorates with a ST credit assessment					0		0			
	Collective investments undertakinos (CIU) Equity					0	0				
	Other exposures					17	17	17			
	Standardised Total <sup>2</sup>					109.241	94,674	2,548			

					Standardise	d Approach					
			As of 30,	/09/2020		As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)  Central governments or central banks					9,972	66,014				
	Regional governments or local authorities					20,209	20,551	ō			
	Public sector entities					57,595	180	36			
	Multilateral Development Banks International Organisations					0	0	0			
	Institutions					5,873	250	79			
	Corporates					5,698	2,159	1,936			
	of which: SME Retail					0	0	0			
NETHERI ANDC	of which: SME					ő	o o	0			
NETHERLANDS	Secured by mortgages on immovable property					0	0	0			
	of which: SME					0	0	0			
	Exposures in default Items associated with particularly high risk					0	0	0			
	Covered bonds					847	847	85			
	Claims on institutions and corporates with a ST credit assessment					0	0	0			
	Collective investments undertakings (CIU) Equity					0	0	0			
	Equity Other exposures					17	17	17			
	Standardised Total <sup>2</sup>										

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 2	Central communities or central shade size.  Bedicated occumentaries of local antentities  Public south entities  Public south entities  Public south entities  Institutions  Institution					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	۰

\*\*\* Consist encours, units Econom value, in record before before texture into accord on which is could convenien before or could take relative intervalues (i.e., adultation effect).

\*\*\*Topic value and extravelse and revolutions or country of construently excludes those for accordation excesses, additional valuetion adultation effect, including a property of the adultation and contract or country of construently excludes those for accordation excesses, additional valuetion adultation effect, including a contract adultation excesses.

\*\*Topic value and exclusive statements (Aske) and other one finds and adultation excesses.

\*\*Topic value and exclusive statements (Aske) and other one finds and other other other one finds and other one finds and other othe

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 3	Control oversements or central basis.  Anticolar oversements or roll antibodies.  Reducted oversement or bad authorities.  Reducted oversement or bad authorities.  Anticolar oversement or bad authorities.  Southering or bad authorities.  Southering or descriptions.  Bould or southering or descriptions.  Bould or southering or descriptions.  Bould or southering or descriptions.  Good of southering or descriptions.  Good of southering or descriptions.  Good of southering or descriptions.  Bould or southering or descriptions.  Bould or southering or descriptions.  Bould or southering or descriptions.  Good of southering or descriptions.					0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

		(2) Total value adjustments are exposures, but includes gene	d provisions per country of co ral credit risk adjustments.	unterparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs	and other own funds reduct	ions related to the	
					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 4	Control oversements or control basis in Sectional oversements or food as shortlines decisional oversements or food as shortlines should be a food of the control of the					000000000000000000000000000000000000000		000000000000000000000000000000000000000	0

<sup>10</sup> Cessivel ecourse, write Ecourse value is recorded before latino to account our effect due to cost conversion factors or costs risk entodation schristoner (i.e., aubstation effects).

<sup>10</sup> Total value authorisms and environism one counter of constrainth's excluded those for socialisation encourses, additional valuation adhibitments (fields) and other own funds reductions related to the exposures, the furthering or control value applications.



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nederlandse Waterschapsbank N.V.

	Nederlandse waterschapsbank N.V.									
					Standardise	d Approach				
			As of 30)	09/2020		As of 31/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Country of Counterpart 5	Control occuments or central state (Co. A)  Actionated occuments or to read a state (Co. A)  Author action cettles  Author action cettles  Author action of consistence  Action cettles  Actio					0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	

		exposures, out includes gene	rai credit riak aujusominist.							
					Standardise	d Approach				
			As of 30,	/09/2020			As of 31	/12/2020		
	from PUR *63	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Country of Counterpart 6	Control deveniments or control basics Recipional oversements or rick authorities Recipional conveniment or rick authorities Recipional conveniments Recipional conveniments Recipional control					000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	
	Standardised Lotal*	(1) Opinional companion and the St	morana wakea in encounted before	ore taking into account any effer	t due to confit convenien facts	ur or coods sick militation took	sioner (o.o. cultetth tion effor	w)		
		(2) Total value adjustments and exposures, but includes gene	d provisions per country of cou							
		Standardized Approach								

					Standardise	d Approach					
			As of 30	/09/2020			As of 31	/12/2020	:/2020		
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 7	Central securements or central subset flational conversals or focal arthrottes stational conversals or focal arthrottes stational conversals or focal arthrottes flationartical or florest flationartical f					000000000000000000000000000000000000000		000000000000000000000000000000000000000	0		

O'Crisinal executors, unifies Executer value, is recontral before trains into account one wifest due to credit convension factors or credit risk mitigation techniques (a.g. substitution effects.)

Total value adjustments and provisions are country of countenantly excludes those for securidatation encounters, additional valuation adjustments (ANNA) and other own funds reductions related to the

		exposures, but includes gene		Interrolated excludes those for se	cursosation extrosores, accitica	ial valuation adjustments (AVAs)	and other own funds reduct	IOTE REMINED SO STAN	
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	Control consensation or control banks.  An of consensation or control banks.  Multitural Development Banks.  Public scarce certifies: An observation of the Multitural Development Banks.  Development of Consensations.  Compression of Consensations.  Compression of Consensations.  Compression of Consensations.  See an observation of Consensations.  Consensations.  Consensations.  Collection in Institutions and connections with a ST credit assessment.  Collection in Institutions and connections with a ST credit assessment.  See an observation of Consensations.  Collection in Institutions and connections with a ST credit assessment.  See a connection of Consensations.  Collection in Institutions and connections with a ST credit assessment.  See a connection of Consensations.  Collection in Institutions and connections with a ST credit assessment.  See a connection of Consensations.  Collection in Institutions and connections with a ST credit assessment.  See a connection of Consensations.  Collection in Institutions.  An observation of Consensations.  An observa					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

(1) Orielael exocurs, unlike Exocurs value, is recorded before balino into account any offset due to credit conversion factors or credit risk mitization techniques (e.g., substitution effects).
(3) Total value actualments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes gene	aral credit risk adjustments.						
					Standardise	ed Approach			
			As of 30	/09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 9	Control Communities for central the Control Co					000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	o

			As of 30)	/09/2020	Standardise	d Approach								
			As of 30)	/09/2020	The state of the s									
		NO 01 30/ 07/ 2020 NO 01 31/ 12/ 2020												
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
Country of Counterpart 10	orates which, DIE whic					0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o					



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nederlandse Waterschapsbank N.V.

Control coveraments or control labels   Control coveraments or coveral labels   Control coveraments   Control					Standardisc	d Approach			
Control coveraments or control labels   Control coveraments or coveral labels   Control coveraments   Control			As of 31	/03/2021			As of 30	06/2021	
Control deveronment are central patients   22,640   77,350   5   1,000   1,0	(170.4)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions
Standardised Total 2 99,674 2,974	Control communities or central basics  Reliable or reliable or heal authorities  Reliable or revision or heal authorities  Reliable or revision or the test  Reliable or revision or revision  Reliable or r					20,690 \$3,089 26 \$50 2,099 3,675 0 0 0 0	20,719 213 26 536 1,548 2,475 0 0 0 0 0	0 610 2,220 0 0 0 0 0 75 0 0	

					Standardise	ed Approach			
			As of 31	/03/2021			As of 30/	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NETHERLANDS	Contral coverments or control basis.  Actional coverments or local authorities  Multitatived Development Basis  General November Basis  Covered November Basis  Covere					21,575 20,615 52,886 0 0 986 3,675 0 0 0 0 7 7 8	72,909 20,644 213 0 0 333 2,475 0 0 0 0 0 0 748 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 43 0 0 142 2,220 0 0 0 0 0	0
	Standardised Total <sup>2</sup>								

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 2	Control occurrences or control basis to the control occurrences or food authorities obtained occurrences or food authorities obtained occurrences or food authorities of southern of the control occurrences occur					0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 3	Central consuments or central basis  Patric (III) and the central basis  Patric (III) and III					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	

As of 31/07/2021  Copinal Exposure*  Copinal Exposu		(2) Total value adjustments a exposures, but includes gene		sunterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AV	As) and other own funds reduc	ctions related to the	
Counterpart 4  Counterpart 6  Counterpart 7  Counterpart 7  Counterpart 7  Counterpart 8  Counterpart 8  Counterpart 8  Counterpart 9  Counte					Standardise	d Approach			
(min DR, %)  Control constrained or control banks  Control constrained or control banks  Control constrained or control banks  Control			As of 31	/03/2021			As of 30	/06/2021	
Country of Counterpart 4 Counterpart 4 Counterpart 4 Counterpart 4 Counterpart 5 Country of Counterpart 4 Counterpart 5 Country of Counterpart 5 Counterpart 5 Counterpart 6 Counterpart 7 Counterpart 7 Counterpart 7 Counterpart 8 Counterpart 8 Counterpart 9 C	Gradu PERE Majo	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Standardised Total <sup>a</sup>	Contral overments or central basis  Actional overments or local authorities  Rediffication of local authorities  Rediffication Development Earlie  Benthalities  Contral overlopment Earlie  Benthalities  Contral overlopment Earlie  Benthalities  Contral overlopment  Benthalities  Contral overlopment  Benthalities  Contral overlopment  Benthalities  Contral overlopment  Contral overlopm					000000000000000000000000000000000000000			o



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

	Nederlandse Waterschapsbank N.V.										
					Standardise	d Approach					
			As of 31	/03/2021			As of 30	/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 5	Control consuments or control to basis.  Control consuments or control to basis.  Public control control to basis of basis and basis of ba					a a a a a a a a a a a a a a a a a a a					
	Standardised Total <sup>2</sup>				ect due to credit conversion fact				0		
		(2) Total value adjustments as exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, addition		i) and other own funds reduc	tions related to the			
		John Maria Cappings 1									

				Standardise	d Approach			
		As of 31	/03/2021			As of 30	/06/2021	
(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Counter John St. Counte					000000000000000000000000000000000000000		000000000000000000000000000000000000000	

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

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7	Control recomments or control subset decisional conversation or food an absorbition substancial conversation or food and subset substancial conversation in conversation or conversation or conversation conversation or conversation or conversation conversation or conversation or conversation conversation or conversation or conversation conversation or conversation conversation conversation or conversation or conversation conversation conversation or conversation or conversation conversation conversation or conversation conve					0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

		exposures, but includes gene		,		nai valuation augustininini (AliXi	,		
					Standardise	d Approach			
			As of 31/	03/2021			As of 30,	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of ounterpart 8	Control Commencia or certail basis Mational commencia or certail basis Mational commencia or certail or certail Mational commencia or certail Mational Commencia Mational					0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

(1) Original exposure, untile Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk militarion techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty exclude those for accuritations exposures, additional valuation adjustments (ANA) and other one funds reductions related to the

Country of		exposures, but includes gene		,,		, , , , , , , , , , , , , , , , , , , ,	,		
Country of Countrepart 9  Country of Countrepart 9  Country of Country of Countrepart 9  Country of Country of Countrepart 9  Country of Countrepart 9  Country of Countrepart 9  Country of Country of Countrepart 9  Country of Country of Countrepart 9  Country of Country of Countrepart 9  Country of Country					Standardise	d Approach			
Country of			As of 31	/03/2021			As of 30	06/2021	
Country of Country of Country by mortases on immovable except to the Country of Country		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Colorbus investments understaknes (CII)  Equity Other economics Standarford Flority	Control occurrances or control basis Associated occurrances or food an absolition of the control occurrance of the control occurrance occurrance occurrance occurrance occurrances occurra					0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Control securious (a.					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0



Credit Risk - IRB Approach

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

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



Credit Risk - IRB Approach

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

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



General governments exposures by country of the counterparty

						Ned	erlandse Waterschapsba	nk N.V.						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off balance of	neet exposures	
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid for cidding	through profit or loss	comprehensive income	umorasca cosc							
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Austria													
[10Y - more Total	=													
[ 0 - 3M [ [ 3M - 1V [		0 105	0 105	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[5V - 10V [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [		110	110	Ö	Ö	0	Ō	Ō	Ō	Ö	Ö	0	0	0
	Bulgaria													
[ 2Y - 3Y	bulgaria													
Total														
[ 3M - 1Y [														
[3Y - 5Y [ [5Y - 10Y [	Cyprus													
Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
1 2Y - 3Y I 13Y - 5Y I	Czech Republic													
[5Y - 10Y [   10Y - more   Total	4													
[ 0 - 3M [														
[ 2Y - 3Y [	Denmark													
[3Y - 5Y   [5Y - 10Y   [10Y - more Total														
Total [ 0 - 3M [	İ													
[ 1Y - 2Y [	Estonia													
[5Y - 10Y [														
l 10Y - more Total														



General governments exposures by country of the counterparty

Nederlandse Waterschanshank N V

							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet 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	Risk weighted exposure amount
[ 0 - 3M [	Finland	0 48 0 0 0 0 0	0 48 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	France	55 151 0 0 0 0 0	55 151 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Germany	12 213 0 0 0 0 0 0	12 213 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	U
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia			v	,	·	·	,	·	v	v	•	·	
[ 0 - 3M [	Greece													
Total  [ 0 - 3M    [ 3M - 1Y    [ 1Y - 2Y    [ 2Y - 3Y    [ 3Y - 5Y    [ 5Y - 10Y    [ 10Y - more  Total	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [	Italy													
10Y - more	Latvia													



General governments exposures by country of the counterparty

Nederlandse Waterschanshank N V

						Nec	lerlandse Waterschapsba	nk N.V.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet 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	Risk weighted exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y ] [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [10Y - more	Luxembourg	275 401 0 20 5 8 0	275 401 0 20 5 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 [	Maita													
Total	Netherlands	3,843 7,865 5,919 3,784 6,438 9,069 37,114 74,053	3,843 7,865 5,919 3,784 6,458 9,069 37,114 74,053	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 991	0 0 0 0 0 5 1,065	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	762 352 293 96 271 63 1,007	0	36
[ 0 - 3M [	Poland	14032	7-1/055	J	J		,	333	2,010	Ţ	,	2,000	,	30
Total	Portugal													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Romania													
[ 0 - 3M [	Slovakia													
Total	Slovenia													
iotai									1					



General governments exposures by country of the counterparty

						Ned	erlandse Waterschapsba	nk N.V.						
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	,							Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance st	eet exposures	
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 [	Spain													
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
10 - 3M	Iceland													
[0 - 3M] [ 3M - 1Y [	Liechtenstein													
10 - 3M    13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more   Total	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

						Ned	erlandse Waterschapsba	nk N.V.						
							As of 31/12/2020							
						Direc	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of					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 or non-derivate 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 [	Japan													
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
Total [0 - 3M   [3M - 1Y  [1 Y - 2Y  [2 Y - 3Y  [3 Y - 5 Y  [5 Y - 10 Y  [10 Y - more Total	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
Total	Latin America and the Caribbean													



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

						Ned	erlandse Waterschapsba	nk N.V.						
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	citiva fair valua	Derivatives with	negative fair value	Off-balance sh	eet exposures	
								Derivatives with po	stave fall value	Delivatives with	i negauve ian value			Blakerralahkad
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	Africa													
[ 0 - 3M [ ] 3M - 1Y [ ] 1Y - 2Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 5Y - 10Y [ ] 10Y - more  Total	Others	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loars receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



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

		Nederlandse Waterschapsbank N.V.												
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with positive fair value		Dorivatives with	negative fair value			
				Delivatives with pos	nave lali value	Derivatives with negative fair value								
														Diek weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positionsy	of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Austria													
[5Y - 10Y [ [10Y - more Total														
Total [ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 17 - 27 [ [ 27 - 37 [ [ 37 - 57 [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ 	beigium	0 1	0 1	0	0	0	0	0	0	0	0	0 28	0	
Total 「0 - 3M 「 「3M - 1Y 「		1	1	ō	0	0	0	0	Ŏ	0	ŏ	28	0	0
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Bulgaria													
[10Y - more Total														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Cyprus													
f 10Y - more														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Czech Republic													
Total														
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「														
1 2Y - 3Y I 13Y - 5Y I	Denmark													
[5Y - 10Y   [10Y - more Total														
[ 0 - 3M [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Estonia													
[5Y - 10Y   [10Y - more														
Total														



General governments exposures by country of the counterparty

						Nec	erlandse Waterschapsba	nk N.V.						
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	ice sheet	
	, <u></u>										Off-balance sl	neet exposures		
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
Residual Maturity	Country / Region			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 [	Finland	72 0 0 0 0 0 0 0	72 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
To - 3M	France	0 21 21 12 0 45 125 0 203	0 21 12 0 45 125 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany	75 0 0 0 0 0 0	75 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Croatia	.2	,	·		, and the second	v	·	·	·		·	v	,
[ 0 - 3M [	Greece													
13Y - MOTE   130Y - MOTE   130Y - MOTE   100 - 3M	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M   [ 3M - 1Y	Italy													
Total	Latvia													



General governments exposures by country of the counterparty

		Nederlandse Waterschapsbank N.V.												
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance st	heet				Deriva	tives		Off balar	nce sheet	
									Derivatives with positive fair value		negative fair value	Off-balance sl	neet exposures	
			Total carrying amount of										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 [	Lithuania													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Luxembourg	200 301 0 15 5 0 0	200 301 0 15 5 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [	Malta													
[ 0 - 3M [	Netherlands	2, 184 6, 298 4, 499 3, 854 7, 977 9, 417 34, 376 68, 596	2,184 6,298 4,490 3,854 7,977 9,417 34,376 66,596	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 728 <b>730</b>	0 0 0 0 5 984	0	0 0 0 0 0	809 502 179 138 328 194 1.761 3,911	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	47
[ 0 - 3M [	Poland													
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [ 「2Y - 3Y 「 13Y - 5Y 「 15Y - 10Y 「 10Y - more Total	Portugal													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Romania													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

		Nederlandse Waterschapsbank N.V.												
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(min Edit)	Total gross carrying amount of non- derivative financial assets				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
Residual Maturity	Country / Region		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 [	Spain													
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
10 - 3M	Iceland													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

						Ned	erlandse Waterschapsba	nk N.V.						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(											Off-balance sh	eet exposures	
		T Total gross carrying amount of non- derivative financial assets	Total coming amount of				Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount	
Residual Maturity	Country / Region		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 [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
Total  [ 0 - 3M	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
Total	Latin America and the Caribbean													



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

Nederlandse Waterschanshank N V

						ined	erlandse Waterschapsba	INK IN.V.							
			As of 30/06/2021												
		Direct exposures													
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet		
Residual Maturity		on Total gross carrying amount of non- derivative financial assets										Off-balance sheet exposu			
								Derivatives with positive fair value		Derivatives with negative fair value					
	Country / Region		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	Others	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

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

#### Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.