



## 2021 EU-wide Transparency Exercise

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.

## 2021 EU-wide Transparency Exercise

### Key Metrics

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

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### Leverage ratio

Nederlandse Waterschapsbank 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		2,049		2,083	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition		2,049		2,083	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		84,417		4,253	C 47.00 (r300,c010)	
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]	

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS		2,049		2,083	C 01.00 (9101,000)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		1,729		1,762	C 01.00 (9100,000)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		7		7	C 01.00 (9100,000)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		1,738		1,773	C 01.00 (9130,000)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		0		0	C 01.00 (9180,000)	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves		1		0	C 01.00 (9200,000)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk		0		0	C 01.00 (9250,000)	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 (9290,000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-6		-5	C 01.00 (9290,000)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-6		-7	C 01.00 (9300,000) + C 01.00 (9340,000)	Articles 4(113), 36(1) point (f) and 37 of CRR, Articles 4(113), 36(1) point (f) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0		0	C 01.00 (9370,000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses		0		0	C 01.00 (9380,000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0		0	C 01.00 (9390,000)	Articles 4(100), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	C 01.00 (9400,000)	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 (9440,000)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0		0	C 01.00 (9400,000) + C 01.00 (9400,000) + C 01.00 (9470,000) + C 01.00 (9472,000)	Articles 4(16), 36(1) point (i) (i) and 89 to 91 of CRR, Articles 36(1) point (i) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (i) (ii) and 37(2) of CRR, Articles 36(1) point (i) (ii) and 133(1) of CRR and Articles 36(1) point (i) (ii) and 133(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)		0		0	C 01.00 (9460,000)	Articles 36(1) point (i) (i), 24(1) point (b), 24(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 (9480,000)	Articles 4(27), 36(1) point (i), 43 to 46, 49(2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0		0	C 01.00 (9490,000)	Articles 36(1) point (c) and 38, Articles 40(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0		0	C 01.00 (9500,000)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	C 01.00 (9540,000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (9520,000)	Article 36(1) point (ii) and Article 43c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9540,000)	Article 36(1) point (ii) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9520,000)	Article 36(1) point (ii) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0		0	C 01.00 (9540,000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		-5		-6	C 01.00 (9570,000)	-
	A.1.21	Transitional adjustments		0		0	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0		0	C 01.00 (9200,000)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0		0	C 01.00 (9240,000)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0		0	C 01.00 (9200,000)	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 (9370,000)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		321		321	C 01.00 (9540,000) + C 01.00 (9470,000)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	C 01.00 (9700,000)	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	C 01.00 (9680,000) + C 01.00 (9700,000) + C 01.00 (9700,000) + C 01.00 (9740,000) + C 01.00 (9740,000) + C 01.00 (9740,000)	
	A.2.4	Additional Tier 1 transitional adjustments		0		0	C 01.00 (9680,000) + C 01.00 (9680,000) + C 01.00 (9700,000)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		2,049		2,083	C 01.00 (9100,000)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		0		0	C 01.00 (9700,000)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments		0		0	C 01.00 (9760,000) + C 01.00 (9680,000)	
	A.4.2	Other Tier 2 Capital components and deductions		0		0	C 01.00 (9600,000) + C 01.00 (9600,000) + C 01.00 (9600,000) + C 01.00 (9600,000) + C 01.00 (9600,000) + C 01.00 (9600,000) + C 01.00 (9600,000) + C 01.00 (9600,000)	
	A.4.3	Tier 2 transitional adjustments		0		0	C 01.00 (9800,000) + C 01.00 (9900,000) + C 01.00 (9960,000)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT		3,833		4,502	C 02.00 (9100,000)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included		0		0	C 05.01 (9100,000)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		45.11%		39.14%	CA3 (1)	-
	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	1.A.9+A.1.13+A.1.21+MIN(A.3+A.1.13+A.1.21+A.3.2+MIN(A.4+A.1.21+A.1.21.1))	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		45.11%		39.14%	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (9440,000)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (9440,000)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0		0	C 05.01 (9440,000)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0		0	C 05.01 (9440,000)	

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

## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Nederlandse Waterschapsbank N.V.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>		2,172		2,179	$C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)] + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]$
Of which the standardised approach		2,172		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	$C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]$
Of which the advanced IRB (AIRB) approach		0		0	$C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]$
Of which equity IRB		0		0	$C 02.00 (R420, c010)$
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>		376		794	$C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]$
Credit valuation adjustment - CVA		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	$C 02.00 (R580, c010)$
Of which securitisations and resecutrisations in the trading book		0		0	$C 19.00\_010\_601*12.5 + C 20.00\_010\_450*12.5 + MAX(C 24.00\_010\_090, C 24.00\_010\_100, C 24.00\_010\_110)*12.5$
Large exposures in the trading book		0		0	$C 02.00 (R680, c010)$
Operational risk		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>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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

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

Nederlandse Waterschapsbank N.V.

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	(in EUR, %)								
	Central governments or central banks	10,288				10,288	66,668	0	
	Regional governments or local authorities	20,361				20,361	20,602	0	
	Public sector entities	57,788				57,788	180	36	
	Multilateral Development Banks	96				96	96	0	
	International Organisations	793				793	793	0	
	Institutions	13,510				13,510	3,345	474	
	Corporates	5,688				5,688	2,109	1,936	
	of which: SME	0				0	0	0	
	Retail	0				0	0	0	
	of which: SME	0				0	0	0	
	Secured by mortgages on immovable property	0				0	0	0	
	of which: SME	0				0	0	0	
	Exposures in default	0				0	0	0	0
	Items associated with particularly high risk	0				0	0	0	
	Covered bonds	847				847	847	85	
	Claims on institutions and corporates with a < 1T credit assessment	0				0	0	0	
	Collective Investments undertakings (CIU)	0				0	0	0	
	Equity	0				0	0	0	
	Other exposures	17				17	17	17	
	Standardised Total <sup>3</sup>	109,241				109,241	96,674	2,548	0

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

<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

<sup>(3)</sup> Standardised Total does not include the Guarantee method unless in the scope rule in the 2018 exercise.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	0				0	66,014	0	
	Regional governments or local authorities	20,360				20,360	20,551	0	
	Public sector entities	57,595				57,595	180	36	
	Multilateral Development Banks	0				0	0	0	
	International Organisations	0				0	0	0	
	Institutions	5,873				5,873	290	79	
	Corporates	5,888				5,888	2,109	1,936	
	of which: SME	0				0	0	0	
	Retail	0				0	0	0	
	of which: SME	0				0	0	0	
	Secured by mortgages on immovable property	0				0	0	0	
	of which: SME	0				0	0	0	
	Exposures in default	0				0	0	0	0
	Items associated with particularly high risk	0				0	0	0	
	Covered bonds	847				847	847	85	
	Claims on institutions and corporates with a < 1T credit assessment	0				0	0	0	
	Collective Investments undertakings (CIU)	0				0	0	0	
	Equity	0				0	0	0	
	Other exposures	17				17	17	17	
	Standardised Total <sup>3</sup>	109,241				109,241	96,674	2,548	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
Consolidated data	Central governments or central banks			21,647	73,387	5	
	Regional governments or local authorities			20,099	20,719	0	
	Public sector entities			53,088	713	43	
	Multilateral Development Banks			26	36	0	
	International Organisations			530	536	0	
	Institutions			2,099	1,548	610	
	Corporates			3,675	2,475	2,200	
	of which: SME			0	0	0	
	Retail			0	0	0	
	of which: SME			0	0	0	
	Secured by mortgages on immovable property			0	0	0	
	of which: SME			0	0	0	
	Exposures in default			0	0	0	0
	Items associated with particularly high risk			0	0	0	
	Covered bonds			748	748	75	
	Claims on institutions and corporates with a ST credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			21	21	21	
	Standardised Total <sup>2</sup>			102,545	99,674	2,974	0

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

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

Standardised Approach							
As of 31/03/2021				As of 30/06/2021			
Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)							
NETHERLANDS	Central governments or central banks			21,575	72,809	5	
	Regional governments or local authorities			20,645	20,644	0	
	Public sector entities			52,886	213	43	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			986	391	142	
	Corporates			3,675	2,475	2,200	
	of which: SME			0	0	0	
	Retail			0	0	0	
	of which: SME			0	0	0	
	Secured by mortgages on immovable property			0	0	0	
	of which: SME			0	0	0	
	Exposures in default			0	0	0	0
	Items associated with particularly high risk			0	0	0	
	Covered bonds			748	748	75	
	Claims on institutions and corporates with a ST credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			21	21	21	
	Standardised Total <sup>2</sup>						0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## 2021 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Nederlandse Waterschapsbank N.V.

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

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

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

## 2021 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Nederlandse Waterschapsbank N.V.

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

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

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

[illegible]

[illegible]

[illegible]

[illegible]



[illegible]

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

Nederlandse Waterschapsbank N.V.

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

**Notes and definitions**

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

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

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

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

**Regions:**

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

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

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

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

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

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

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

[illegible]

(min EUR)

(min EUR)

[illegible]

[illegible]

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

Nederlandse Waterschapsbank N.V.

(mln EUR)		As of 30/06/2021												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
						Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
[ 0 - 3M ]	Africa													
[ 3M - 1Y ]														
[ 1Y - 2Y ]														
[ 2Y - 3Y ]														
[ 3Y - 5Y ]														
[ 5Y - 10Y ]														
[ 10Y - more														
Total														
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	

**Notes and definitions**

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

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

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

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

Regions:

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

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

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

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

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

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

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