

2024 EU-wide Transparency Exercise

Bank Name	BNG Bank N.V.
LEI Code	529900GGYMNGRQTDOO93
Country Code	NL

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

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

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Key Metrics

BNG Bank N.V.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		4,097		4,177	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		4,097		4,177	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period		4,406		4,486	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition		4,406		4,486	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period		4,406		4,486	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		4,406		4,486	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount		9,564		10,426	C 02.00 (r0010,c0010)	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		9,564		10,426	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		42.84%		40.06%	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		42.84%		40.06%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition		46.07%		43.03%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		46.07%		43.03%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition		46.07%		43.03%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		46.07%		43.03%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		32,986		42,505	C 47.00 (r0300,c0010)	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		13.36%		10.55%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		4,406		4,486	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition		4,406		4,486	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		32,986		42,505	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		32,986		42,505	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		13.36%		10.55%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		13.36%		10.55%	[A.2]/[B.2]	

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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹		6,523		7,456	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach		6,523		7,456	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach		0		0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach		0		0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB		0		0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²		744		706	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA		740		767	C 02.00 (r0640, c0010)
Settlement risk		0		0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)		575		516	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)		0		0	C 02.00 (r0520, c0010)
Of which the standardised approach		0		0	C 02.00 (r0530, c0010)
Of which IMA		0		0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book		0		0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book		0		0	C 02.00 (r0680, c0010)
Operational risk		981		981	C 02.00 (r0590, c0010)
Of which basic indicator approach		0		0	C 02.00 (r0600, c0010)
Of which standardised approach		981		981	C 02.00 (r0610, c0010)
Of which advanced measurement approach		0		0	C 02.00 (r0620, c0010)
Other risk exposure amounts		0		0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total		9,564		10,426	

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

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

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P&L
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(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income		6,464		3,593
Of which debt securities income		460		276
Of which loans and advances income		2,119		1,170
Interest expenses		5,901		3,338
(Of which deposits expenses)		549		298
(Of which debt securities issued expenses)		2,537		1,311
(Expenses on share capital repayable on demand)		0		0
Dividend income		0		0
Net Fee and commission income		26		17
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net		-22		-10
Gains or (-) losses on financial assets and liabilities held for trading, net		-12		49
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		5		-35
Gains or (-) losses from hedge accounting, net		-45		-6
Exchange differences [gain or (-) loss], net		-3		-4
Net other operating income /(expenses)		1		0
TOTAL OPERATING INCOME, NET		512		267
(Administrative expenses)		162		68
(Cash contributions to resolution funds and deposit guarantee schemes)		14		0
(Depreciation)		3		1
Modification gains or (-) losses, net		0		0
(Provisions or (-) reversal of provisions)		3		-5
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		3		-5
(Other provisions)		0		0
Of which pending legal issues and tax litigation ¹		0		0
Of which restructuring ¹		0		0
(Increases or (-) decreases of the fund for general banking risks, net) ²		0		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-11		-7
(Financial assets at fair value through other comprehensive income)		0		0
(Financial assets at amortised cost)		-11		-7
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		-1		0
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		4		0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0		0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		346		210
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		254		158
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		254		158
Of which attributable to owners of the parent		254		158

¹ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

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(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits					1,620												IAS 1.54 (i)	
Financial assets held for trading					87	0	87	0					130	0	130	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss					32	0	23	9					31	0	22	9	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss					878	62	817	0					841	58	783	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income					10,193	10,114	79	0					10,513	10,435	79	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost					104,698								106,372				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting					2,924	0	2,924	0					2,755	0	2,755	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk					-5,037								-6,883				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹					145								268					
TOTAL ASSETS					115,541								125,559				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References		
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities						10,183	0	0	0	0	0							10,513	0	0	0	0	0				Annex V Part 1.31, 44(b)
	Loans and advances						0	0	0	0	0	0							0	0	0	0	0	0				Annex V Part 1.31, 44(a)
Financial assets at amortised cost	Debt securities						8,770	61	0	0	-1	0							9,019	0	0	0	0	0				Annex V Part 1.31, 44(b)
	Loans and advances						94,174	1,195	899	-6	-14	-80							96,243	618	582	-3	-9	-76				Annex V Part 1.31, 44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

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Breakdown of liabilities

BNG Bank N.V.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading		406		358	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹		0		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		260		240	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		103,922		115,250	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹		0		0	Accounting Directive art 8(3)
Derivatives – Hedge accounting		5,957		4,730	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0		0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions		7		3	IAS 37.10; IAS 1.54(l)
Tax liabilities		19		23	IAS 1.54(n-o)
Share capital repayable on demand		0		0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities		250		246	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		0		0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹		0		0	Annex V Part 1.29
TOTAL LIABILITIES		110,819		120,850	IAS 1.9(b); IG 6
TOTAL EQUITY		4,721		4,709	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		115,541		125,559	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

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Breakdown of liabilities

BNG Bank N.V.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives			6,363		5,087	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities		0		0	Annex V.Part 1.31
Deposits	Central banks		38		585	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		0		0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		1,161		1,378	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		894		1,092	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		1,416		1,399	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits		549		668	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations		2,226		2,763	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits		629		759	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		2,000		2,436	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		1,762		1,682	ECB/2013/33 Annex 2.Part 2.9.1
	Households		754		852	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		517		577	Annex V.Part 1.42(f), 44(c)
Debt securities issued			96,587		106,079	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued			0		0	Annex V.Part 1.37
Other financial liabilities			0		0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			110,544		120,578	

2024 EU-wide Transparency Exercise
Market Risk
BNG Bank N.V.

	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		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023									
Traded Debt Instruments		0										0	0	0	0								
Of which: General risk		0										0	0	0	0								
Of which: Specific risk		0										0	0	0	0								
Equities		0										0	0	0	0								
Of which: General risk		0										0	0	0	0								
Of which: Specific risk		0										0	0	0	0								
Foreign exchange risk		0										0	0	0	0								
Commodities risk		0										0	0	0	0								
Total		0										0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024											As of 30/06/2024									
Traded Debt Instruments		0										0	0	0	0								
Of which: General risk		0										0	0	0	0								
Of which: Specific risk		0										0	0	0	0								
Equities		0										0	0	0	0								
Of which: General risk		0										0	0	0	0								
Of which: Specific risk		0										0	0	0	0								
Foreign exchange risk		0										0	0	0	0								
Commodities risk		0										0	0	0	0								
Total		0										0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWIA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks				3,489	34,485	0		
	Regional governments or local authorities				33,384	34,246	21		
	Public sector entities				3,895	4,587	594		
	Multi-lateral Development Banks				792	792	0		
	International Organisations				4,113	4,113	0		
	Institutions				2,086	2,227	388		
	Corporates				65,133	7,417	5,767		
	of which: SME				15,303	488	353		
	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				696	126	156	83	
	Risks associated with particular high risk				0	0	0		
	Covered bonds				2,046	2,046	298		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CUI)				24	24	24			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised total ⁴				112,242	113,994	7,227	203		

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

² Exposed Total does not include the securitisation portion unless in the results prior to the 2012 exercise.

³ Only the most relevant categories are disclosed. These have been selected under the following rule: Clusters of counterparties covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks				2,812	15,007	0		
	Regional governments or local authorities				21,159	21,644	21		
	Public sector entities				4,934	3,056	594		
	Multi-lateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				472	146	32		
	Corporates				63,082	3,746	3,090		
	of which: SME				15,303	488	353		
	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				696	127	156	83	
	Risks associated with particular high risk				0	0	0		
	Covered bonds				1,937	1,937	192		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CUI)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised total ⁴				104	104	104	6		

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks				331	330	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multi-lateral Development Banks				167	167	0		
	International Organisations				4,113	4,113	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	
	Risks associated with particular 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 (CUI)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised total ⁴				0	0	0	0		

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks				0	463	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multi-lateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				1,788	1,289	524		
	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				4	2	2	0	
	Risks associated with particular high risk				0	0	0		
	Covered bonds				311	339	31		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CUI)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised total ⁴				0	0	0	0		

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	(H0010) (%)								
	Central governments or central banks					15,702	70,839	0	0
	Regional governments or local authorities					24,604	24,671	0	21
	Public sector entities					3,326	3,862	0	308
	Multilateral Development Banks					100	100	0	0
	International Organisations					4,648	4,648	0	0
	Institutions					2,372	2,264	0	265
	Corporates					70,101	8,054	6,764	0
	of which: SME					15,966	444	337	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					423	141	200	77
	Items associated with particular high risk					0	0	0	0
Covered bonds					0	0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0	0	
Collective investments undertakings (CIU)					24	24	24	0	
Equity					24	24	24	0	
Other exposures					227	227	227	0	
Standardised Total ³					122,796	122,793	8,462	30	

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

(2) Derivatives Total does not include the securitisation position table in the results for the 2024 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
NETHERLANDS	(H0010) (%)								
	Central governments or central banks					12,850	67,325	0	0
	Regional governments or local authorities					30,238	36,103	0	21
	Public sector entities					2,412	2,965	0	355
	Multilateral Development Banks					0	0	0	0
	International Organisations					0	0	0	0
	Institutions					593	211	81	0
	Corporates					67,727	1,264	6,518	0
	of which: SME					15,966	444	337	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					625	145	196	0
	Items associated with particular high risk					0	0	0	0
Covered bonds					2,026	2,026	204	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0	0	
Collective investments undertakings (CIU)					0	0	0	0	
Equity					24	24	24	0	
Other exposures					227	227	227	0	
Standardised Total ³					122,796	122,793	8,462	6	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
LUXEMBOURG	(H0010) (%)								
	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					4,648	4,648	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
	Items associated with particular high risk					0	0	0	0
Covered bonds					0	0	0	0	
Claims on institutions and corporates with a ST 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 ³					0	0	0	0	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
UNITED KINGDOM	(H0010) (%)								
	Central governments or central banks					0	40	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					1,562	1,869	500	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					4	3	0	0
	Items associated with particular high risk					0	0	0	0
Covered bonds					204	204	20	0	
Claims on institutions and corporates with a ST 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 ³					0	0	0	0	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

BNG Bank N.V.

		IRB Approach										
		As of 30/09/2023				As of 31/12/2023						
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount	
(min EUR, %)		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments						0	0	0	0	0	0
	Institutions						0	0	0	0	0	0
	Corporates						0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending						0	0	0	0	0	0
	Corporates - Of Which: SME						0	0	0	0	0	0
	Retail						0	0	0	0	0	0
	Retail - Secured on real estate property						0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME						0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME						0	0	0	0	0	0
	Retail - Qualifying Revolving						0	0	0	0	0	0
	Retail - Other Retail						0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME						0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME						0	0	0	0	0	0
	Equity						0	0	0	0	0	
Other non credit-obligation assets									0			
IRB Total ²									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⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

BNG Bank N.V.

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount	
(min EUR, %)		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments						0	0	0	0	0	0
	Institutions						0	0	0	0	0	0
	Corporates						0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending						0	0	0	0	0	0
	Corporates - Of Which: SME						0	0	0	0	0	0
	Retail						0	0	0	0	0	0
	Retail - Secured on real estate property						0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME						0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME						0	0	0	0	0	0
	Retail - Qualifying Revolving						0	0	0	0	0	0
	Retail - Other Retail						0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME						0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME						0	0	0	0	0	0
	Equity						0	0	0	0	0	
Other non credit-obligation assets									0			
IRB Total ²									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⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNG Bank N.V.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean													
[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													

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 Barthelemy, 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 Congo, 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, United Republic Of Tanzania, 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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNG Bank N.V.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean														
[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														

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 Barthelemy, 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 Congo, 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, United Republic Of Tanzania, 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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
BNG Bank N.V.

	As of 30/09/2023								As of 31/12/2023									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²			On performing exposures ³	On non-performing exposures ³				Of which performing but past due >30 days and <=90 days	Of which non-performing ²			On performing exposures ³	On non-performing exposures ³			
		Of which: defaulted	Of which Stage 3 ⁴			Of which Stage 3 ⁴	Of which: defaulted	Of which Stage 3 ⁴			Of which Stage 3 ⁴							
in EUR																		
Cash balances at central banks and other demand deposits									1,620	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)									19,687	0	0	0	0	1	0	0	0	
Central banks									0	0	0	0	0	0	0	0	0	
General governments									10,514	0	0	0	0	0	0	0	0	
Credit institutions									3,314	0	0	0	0	0	0	0	0	
Other financial corporations									4,682	0	0	0	0	1	0	0	0	
Non-financial corporations									1,160	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)									96,235	0	599	599	599	19	80	80	435	
Central banks									0	0	0	0	0	0	0	0	0	
General governments									32,577	0	0	0	0	1	0	0	0	
Credit institutions									4,868	0	0	0	0	0	0	0	0	
Other financial corporations									1,478	0	37	37	37	1	7	7	31	
Non-financial corporations									54,311	0	491	491	491	15	68	68	372	
of which: small and medium-sized enterprises									13,928	0	133	133	133	3	0	0	133	
of which: Loans collateralized by commercial immovable property									0	0	0	0	0	0	0	0	0	
Households									3,006	0	70	70	70	3	5	5	31	
of which: Loans collateralized by residential immovable property									0	0	0	0	0	0	0	0	0	
of which: Credit for consumption									28	0	0	0	0	0	0	0	0	
DEBT INSTRUMENTS other than HFT									117,521	0	599	599	599	20	80	80	435	
OFF-BALANCE SHEET EXPOSURES									10,594		82	82	82	1	5	5	0	

¹ For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD)

² Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
BNG Bank N.V.

	As of 31/03/2024								As of 30/06/2024									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				
		Of which: defaulted	Of which Stage 3 ⁽⁴⁾			Of which Stage 3 ⁽⁴⁾	Of which: defaulted	Of which Stage 3 ⁽⁴⁾		Of which Stage 3 ⁽⁴⁾								
(in € bn)																		
Cash balances at central banks and other demand deposits									11,533	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)									28,184	0	0	0	0	0	0	0	0	0
Central banks									0	0	0	0	0	0	0	0	0	0
General governments									10,961	0	0	0	0	0	0	0	0	0
Credit institutions									3,232	0	0	0	0	0	0	0	0	0
Other financial corporations									4,329	0	0	0	0	0	0	0	0	0
Non-financial corporations									1,642	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)									97,883	0	582	582	582	13	76	76	393	0
Central banks									0	0	0	0	0	0	0	0	0	0
General governments									32,230	0	0	0	0	1	0	0	0	0
Credit institutions									3,877	0	0	0	0	0	0	0	0	0
Other financial corporations									1,199	0	39	39	39	2	2	2	37	0
Non-financial corporations									57,429	0	528	528	528	9	74	74	341	0
of which: small and medium-sized enterprises									14,492	0	127	127	127	3	0	0	0	127
of which: Loans collateralised by commercial immovable property									0	0	0	0	0	0	0	0	0	0
Households									2,952	0	15	15	15	3	0	0	0	15
of which: Loans collateralised by residential immovable property									0	0	0	0	0	0	0	0	0	0
of which: Credit for consumption									23	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HTF									129,380	0	582	582	582	13	76	76	393	0
OFF-BALANCE SHEET EXPOSURES									9,447		47	47	47	0	1	1	42	0

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HTF and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (template F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/1611 - IT5 on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Forborne exposures

BNG Bank N.V.

	As of 30/09/2023				As of 31/12/2023			
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²	
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)								
Cash balances at central banks and other demand deposits					0	0	0	0
Debt securities (including at amortised cost and fair value)					0	0	0	0
Central banks					0	0	0	0
General governments					0	0	0	0
Credit institutions					0	0	0	0
Other financial corporations					0	0	0	0
Non-financial corporations					0	0	0	0
Loans and advances (including at amortised cost and fair value)					262	93	35	31
Central banks					0	0	0	0
General governments					0	0	0	0
Credit institutions					0	0	0	0
Other financial corporations					9	9	3	3
Non-financial corporations					247	83	32	28
of which: small and medium-sized enterprises					110	0	3	0
Households					6	0	0	0
DEBT INSTRUMENTS other than HFT					262	93	35	31
Loan commitments given					29	10	0	0
QUALITY OF FORBEARANCE ²								
Loans and advances that have been forborne more than twice ³					0			
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³					0			

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise

Forborne exposures

BNG Bank N.V.

	As of 31/03/2024				As of 30/06/2024							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)							0	0	0	0	0	0
Central banks							0	0	0	0	0	0
General governments							0	0	0	0	0	0
Credit institutions							0	0	0	0	0	0
Other financial corporations							0	0	0	0	0	0
Non-financial corporations							0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)							361	218	45	41	299	163
Central banks							0	0	0	0	0	0
General governments							0	0	0	0	0	0
Credit institutions							0	0	0	0	0	0
Other financial corporations							12	12	1	1	11	11
Non-financial corporations							318	206	43	40	257	151
of which: small and medium-sized enterprises							109	0	3	0	106	0
Households							31	0	1	0	30	0
DEBT INSTRUMENTS other than HFT							361	218	45	41	299	163
Loan commitments given							13	4	0	0	12	3
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²							0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³							0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

