

2024 EU-wide Transparency Exercise

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

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

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

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Key Metrics

de Volksbank N.V.

| (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 | | 3,319 | | 3,446 | 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 | | 3,319 | | 3,446 | C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) | Article 50 of CRR |
| Tier 1 capital - transitional period | | 3,616 | | 3,744 | 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 | | 3,616 | | 3,744 | C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) | Article 25 of CRR |
| Total capital - transitional period | | 4,116 | | 4,248 | 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 | | 4,116 | | 4,248 | 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 | | 16,470 | | 17,485 | 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 | | 16,470 | | 17,485 | 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 | | 20.15% | | 19.71% | 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 | | 20.15% | | 19.71% | (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 | | 21.96% | | 21.41% | CA3 (3) | - |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | | 21.96% | | 21.41% | (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 | | 24.99% | | 24.30% | CA3 (5) | - |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | | 24.99% | | 24.30% | (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 | | 70,375 | | 71,933 | 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 | | 5.14% | | 5.20% | 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 | | 3,616 | | 3,744 | 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 | | 3,616 | | 3,744 | C 47.00 (r0310,c0010) | |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital | | 70,375 | | 71,933 | C 47.00 (r0300,c0010) | |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | | 70,375 | | 71,933 | C 47.00 (r0290,c0010) | |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | | 5.14% | | 5.20% | [A.1]/[B.1] | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | | 5.14% | | 5.20% | [A.2]/[B.2] | |

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Capital
de Volksbank N.V.

| | | (in EUR, %) | | | | | | |
|---|--|--|--|------------------|--|--|--|--|
| | | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 | COREP CODE | REGULATION | |
| OWN FUNDS | Transitional period | A | OWN FUNDS | | 4,116 | 4,248 | C01.00 (0000,0000) | Articles 41(1) and 72 of CRR |
| | | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | | 3,319 | 3,446 | C01.00 (0000,0000) | Article 36 of CRR |
| | | A.1.1 | Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments) | | 3,318 | 3,318 | C01.00 (0000,0000) | Articles 36(1) paragraph (a) and (b), 27 to 29, 36(1) paragraph (f) and 42 of CRR |
| | | A.1.2 | Retained earnings | | 99 | 0 | C01.00 (0000,0000) | Articles 36(1) paragraph (c), 36(2) and 36(1) paragraph (g) and (h) of CRR |
| | | A.1.3 | Accumulated other comprehensive income | | 65 | -77 | C01.00 (0000,0000) | Articles 41(10), 36(1) paragraph (e) and 36(1) paragraph (i) of CRR |
| | | A.1.4 | Other Reserves | | -490 | -254 | C01.00 (0000,0000) | Articles 41(17) and 36(1) paragraph (k) of CRR |
| | | A.1.5 | Funds for general banking risk | | 0 | 0 | C01.00 (0000,0000) | Articles 61(1), 36(1) paragraph (f) and 36(1) paragraph (j) of CRR |
| | | A.1.6 | Minority interest given recognition in CET1 capital | | 0 | 0 | C01.00 (0000,0000) | Article 64 of CRR |
| | | A.1.7 | Adjustments to CET1 due to prudential filters | | -19 | -18 | C01.00 (0000,0000) | Articles 32 to 35 and 38(1) paragraph (1) of CRR |
| | | A.1.8 | (-) Intangible assets (including Goodwill) | | -5 | -5 | C01.00 (0000,0000) - C 01.00 (0000,0000) | Articles 41(1), 36(1) paragraph (b) and 37 of CRR, Articles 41(1), 36(1) paragraph (b) and 37 paragraph (a) of CRR |
| | | A.1.9 | (-) DTAAs that rely on future profitability and do not arise from temporary differences net of associated DTAs | | 0 | 0 | C01.00 (0000,0000) | Articles 36(1) paragraph (c) and 38 of CRR |
| | | A.1.10 | (-) RRS shortfall of credit risk adjustments to expected losses | | -101 | -122 | C01.00 (0000,0000) | Articles 36(1) paragraph (d), 40 and 130 of CRR |
| | | A.1.11 | (-) Defined benefit pension fund assets | | 0 | 0 | C01.00 (0000,0000) | Articles 41(10), 36(1) paragraph (e) and 41 of CRR |
| | | A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | | 0 | 0 | C01.00 (0000,0000) | Articles 41(2), 36(1) paragraph (g) and 44 of CRR |
| | | A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | | 0 | 0 | C01.00 (0000,0000) | Articles 36(1) paragraph (j) of CRR |
| | | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | | 0 | 0 | C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) | Articles 42(6), 36(1) paragraph (h) and 80 to 84 of CRR, Article 36(1) paragraph (h), 34(2) paragraph (b), 24(4) paragraph (b) and 28 of CRR, Articles 36(1) paragraph (h) and 27(2) of CRR, Article 36(1) paragraph (h) and 130(b) of CRR and Article 36(1) paragraph (i) and 130(a) of CRR |
| | | A.1.14.1 | Of which: from securitisation positions (-) | | 0 | 0 | C01.00 (0000,0000) | Articles 36(1) paragraph (h), 24(2) paragraph (b), 24(4) paragraph (b) and 28 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 | C01.00 (0000,0000) | Articles 42(7), 36(1) paragraph (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 | C01.00 (0000,0000) | Articles 36(1) paragraph (c) and 38, Article 40(1) paragraph (a) and 40(2) of CRR |
| | | A.1.17 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | C01.00 (0000,0000) | Articles 42(7), 36(1) paragraph (i), 45, 46, 47, 49(1) paragraph (b), 49(2) paragraph (b) and 79 of CRR |
| | | A.1.18 | (-) Amount exceeding the 17.65% threshold | | 0 | 0 | C01.00 (0000,0000) | Article 48 of CRR |
| | | A.1.18A | (-) Insufficient coverage for non-performing exposures | | 0 | -1 | C01.00 (0000,0000) | Articles 36(1) paragraph (h) and Article 67 of CRR |
| | | A.1.18B | (-) Minimum value commitment shortfalls | | 0 | 0 | C01.00 (0000,0000) | Articles 36(1) paragraph (h) and Article 130(2) of CRR |
| | | A.1.18C | (-) Other foreseeable tax charges | | 0 | 0 | C01.00 (0000,0000) | Articles 36(1) paragraph (h) of CRR |
| A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 CSR | | -17 | -16 | C01.00 (0000,0000) | Article 3 of CRR | | |
| A.1.20 | CET1 capital elements or deductions - other | | 0 | 0 | C01.00 (0000,0000) | - | | |
| A.1.21 | Transitional adjustments | | 0 | 0 | NAI (1.1.1.6 - 1.1.1.8 - 1.1.1.9) | - | | |
| A.1.21.1 | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | | 0 | 0 | C01.00 (0000,0000) | Articles 48(1) to (5), and 48A to 48F of CRR | | |
| A.1.21.2 | Transitional adjustments due to additional minority interests (+/-) | | 0 | 0 | C01.00 (0000,0000) | Articles 479 and 480 of CRR | | |
| A.1.21.3 | Other transitional adjustments to CET1 Capital (+/-) | | 0 | 0 | C01.00 (0000,0000) | Articles 489 to 472, 478 and 481 of CRR | | |
| A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 298 | 298 | C01.00 (0000,0000) | Article 41 of CRR | | |
| A.2.1 | Additional Tier 1 Capital instruments | | 298 | 298 | C01.00 (0000,0000) - C 01.00 (0000,0000) | - | | |
| A.2.2 | (-) Excess deduction from T2 items over T2 capital | | 0 | 0 | C01.00 (0000,0000) | - | | |
| A.2.3 | Other Additional Tier 1 Capital components and deductions | | 0 | 0 | C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) | - | | |
| A.2.4 | Additional Tier 1 transitional adjustments | | 0 | 0 | C01.00 (0000,0000) - C 01.00 (0000,0000) | - | | |
| A.3 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | | 3,816 | 3,744 | C01.00 (0000,0000) | Articles 39 of CRR | | |
| A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | | 900 | 906 | C01.00 (0000,0000) | Articles 71 of CRR | | |
| A.4.1 | Tier 2 Capital instruments | | 900 | 906 | C01.00 (0000,0000) - C 01.00 (0000,0000) | - | | |
| A.4.2 | Other Tier 2 Capital components and deductions | | 0 | 0 | C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) | - | | |
| A.4.3 | Tier 2 transitional adjustments | | 0 | 0 | C01.00 (0000,0000) - C 01.00 (0000,0000) | - | | |
| OWN FUNDS REQUIREMENTS | B | TOTAL RISK EXPOSURE AMOUNT | | 16,470 | 17,485 | C01.00 (0000,0000) | Articles 90(3), 90, 95 and 98 of CRR | |
| | B.1 | Of which: Transitional adjustments included | | 0 | 0 | C01.00 (0000,0000) | - | |
| CAPITAL RATIOS (%) Transitional period | C.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | | 20.15% | 19.71% | SA3 (1) | - | |
| | C.2 | TIER 1 CAPITAL RATIO (transitional period) | | 21.98% | 21.41% | SA3 (2) | - | |
| | C.3 | TOTAL CAPITAL RATIO (transitional period) | | 24.99% | 24.30% | SA3 (3) | - | |
| CET1 Capital Fully loaded | D | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | | 3,319 | 3,446 | A.1.1 A.1.2 A.1.3 A.1.4 A.1.5 A.1.6 A.1.7 A.1.8 A.1.9 A.1.10 A.1.11 A.1.12 A.1.13 A.1.14 A.1.15 A.1.16 A.1.17 A.1.18 A.1.18A A.1.18B A.1.18C A.1.19 A.1.20 A.1.21 A.1.21.1 A.1.21.2 A.1.21.3 | - | |
| CET1 RATIO (%) Fully loaded ¹² | E | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) | | 20.15% | 19.71% | SA3 (4.1) | - | |
| Memo Items | F | Adjustments to CET1 due to IFRS 9 transitional arrangements | | 0 | 0 | C01.00 (0000,0000) | - | |
| | F | Adjustments to AT1 due to IFRS 9 transitional arrangements | | 0 | 0 | C01.00 (0000,0000) | - | |
| | F | Adjustments to T2 due to IFRS 9 transitional arrangements | | 0 | 0 | C01.00 (0000,0000) | - | |
| | F | Adjustments included in RWAs due to IFRS 9 transitional arrangements | | 0 | 0 | C01.00 (0000,0000) | - | |

¹² The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator 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.g. in their Pillar 3 disclosures.

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

de Volksbank N.V.

| (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 | | 14,298 | | 15,366 | 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 | | 4,220 | | 5,158 | 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 | | 10,079 | | 10,208 | 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 | | 211 | | 167 | 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 | | 60 | | 50 | C 02.00 (r0640, c0010) |
| Settlement risk | | 0 | | 0 | C 02.00 (r0490, c0010) |
| Securitisation exposures in the banking book (after the cap) | | 13 | | 19 | C 02.00 (r0470, c0010) |
| Position, foreign exchange and commodities risks (Market risk) | | 193 | | 188 | C 02.00 (r0520, c0010) |
| Of which the standardised approach | | 193 | | 188 | 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 | | 1,695 | | 1,695 | C 02.00 (r0590, c0010) |
| Of which basic indicator approach | | 0 | | 0 | C 02.00 (r0600, c0010) |
| Of which standardised approach | | 1,695 | | 1,695 | 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 | | 16,470 | | 17,485 | |

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.

2024 EU-wide Transparency Exercise

P&L
de Volksbank N.V.

| (min EUR) | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 |
|--|------------------|------------------|------------------|------------------|
| Interest income | | 2,030 | | 1,096 |
| Of which debt securities income | | 73 | | 50 |
| Of which loans and advances income | | 1,440 | | 804 |
| Interest expenses | | 733 | | 533 |
| (Of which deposits expenses) | | 609 | | 454 |
| (Of which debt securities issued expenses) | | 127 | | 81 |
| (Expenses on share capital repayable on demand) | | 0 | | 0 |
| Dividend income | | 0 | | 0 |
| Net Fee and commission income | | 64 | | 36 |
| 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 | | -56 | | -4 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | | 77 | | 58 |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net | | -1 | | 2 |
| Gains or (-) losses from hedge accounting, net | | 17 | | 3 |
| Exchange differences [gain or (-) loss], net | | 10 | | 2 |
| Net other operating income /(expenses) | | 0 | | 0 |
| TOTAL OPERATING INCOME, NET | | 1,407 | | 661 |
| (Administrative expenses) | | 728 | | 351 |
| (Cash contributions to resolution funds and deposit guarantee schemes) | | 42 | | 8 |
| (Depreciation) | | 22 | | 11 |
| Modification gains or (-) losses, net | | 0 | | 0 |
| (Provisions or (-) reversal of provisions) | | 6 | | -6 |
| (Payment commitments to resolution funds and deposit guarantee schemes) | | 0 | | 0 |
| (Commitments and guarantees given) | | -2 | | -4 |
| (Other provisions) | | 8 | | -2 |
| Of which pending legal issues and tax litigation ¹ | | 7 | | 0 |
| Of which restructuring ¹ | | -4 | | 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) | | 17 | | -26 |
| (Financial assets at fair value through other comprehensive income) | | -1 | | 0 |
| (Financial assets at amortised cost) | | 17 | | -26 |
| (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) | | 3 | | 2 |
| (of which Goodwill) | | 1 | | 0 |
| Negative goodwill recognised in profit or loss | | 0 | | 0 |
| Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates | | 0 | | 0 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | | 0 | | 0 |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS | | 591 | | 320 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | | 431 | | 231 |
| Profit or (-) loss after tax from discontinued operations | | 0 | | 0 |
| PROFIT OR (-) LOSS FOR THE YEAR | | 431 | | 231 |
| Of which attributable to owners of the parent | | 431 | | 231 |

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."

2024 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
de Volksbank N.V.

| (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 | | | | | 5,891 | | | | | | | | | | | | IAS 1.54 (f) | |
| Financial assets held for trading | | | | | 517 | 17 | 496 | 4 | | | | | 224 | 0 | 219 | 5 | IFRS 7.8(a)(ii); IFRS 9. Appendix A | |
| Non-trading financial assets mandatorily at fair value through profit or loss | | | | | 11 | 0 | 0 | 11 | | | | | 10 | 0 | 0 | 10 | IFRS 7.8(a)(ii); IFRS 9.4.1.4 | |
| Financial assets designated at fair value through profit or loss | | | | | 0 | 0 | 0 | 0 | | | | | 0 | 0 | 0 | 0 | IFRS 7.8(a)(ii); IFRS 9.4.1.5 | |
| Financial assets at fair value through other comprehensive income | | | | | 3,277 | 3,276 | 0 | 1 | | | | | 3,529 | 3,496 | 32 | 1 | IFRS 7.8(b); IFRS 9.4.1.2A | |
| Financial assets at amortised cost | | | | | 60,247 | | | | | | | | 64,089 | | | | IFRS 7.8(c); IFRS 9.4.1.2 | |
| Derivatives – Hedge accounting | | | | | 2,048 | 0 | 2,048 | 0 | | | | | 2,174 | 0 | 2,174 | 0 | IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26 | |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | | | | | -1,306 | | | | | | | | -1,569 | | | | IAS 39.89A(a); IFRS 9.6.5.8 | |
| Other assets ¹ | | | | | 376 | | | | | | | | 431 | | | | | |
| TOTAL ASSETS | | | | | 71,060 | | | | | | | | 72,520 | | | | 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 | | | | | | 3,280 | 0 | 0 | -4 | 0 | 0 | | | | 3,532 | 0 | 0 | -4 | 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 | | | | | | 3,429 | 0 | 0 | -3 | 0 | 0 | | | | 2,622 | 0 | 0 | -2 | 0 | 0 | | | | Annex V Part 1.31, 44(b) | |
| | Loans and advances | | | | | | 53,625 | 2,810 | 552 | -48 | -49 | -87 | | | | 58,620 | 2,422 | 573 | -35 | -37 | -90 | | | | 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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

de Volksbank 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 | | 706 | | 286 | IFRS 7.8 (e) (ii); IFRS 9.BA.6 |
| Trading financial liabilities ¹ | | 0 | | 0 | Accounting Directive art 8(1)(a),(3),(6) |
| Financial liabilities designated at fair value through profit or loss | | 0 | | 0 | IFRS 7.8 (e)(i); IFRS 9.4.2.2 |
| Financial liabilities measured at amortised cost | | 65,154 | | 67,081 | 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 | | 593 | | 602 | 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 | | 44 | | 34 | IAS 37.10; IAS 1.54(l) |
| Tax liabilities | | 82 | | 14 | 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 | | 390 | | 367 | 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 | | 66,969 | | 68,384 | IAS 1.9(b); IG 6 |
| TOTAL EQUITY | | 4,091 | | 4,136 | IAS 1.9(c), IG 6 |
| TOTAL EQUITY AND TOTAL LIABILITIES | | 71,060 | | 72,520 | IAS 1.IG6 |

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

de Volksbank N.V.

(mln EUR)

| Breakdown of financial liabilities by instrument and by counterparty sector | | Carrying amount | | | | References |
|---|---|------------------|------------------|------------------|------------------|---|
| | | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 | |
| Derivatives | | | 1,121 | | 793 | 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 | | 0 | | 0 | 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 | | 2 | Annex V.Part 1.42(b), 44(c) |
| | of which: Current accounts / overnight deposits | | 1 | | 2 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Credit institutions | | 1,947 | | 1,844 | Annex V.Part 1.42(c), 44(c) |
| | of which: Current accounts / overnight deposits | | 1,551 | | 0 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Other financial corporations | | 1,736 | | 1,627 | Annex V.Part 1.42(d), 44(c) |
| | of which: Current accounts / overnight deposits | | 115 | | 58 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Non-financial corporations | | 2,813 | | 2,479 | Annex V.Part 1.42(e), 44(c) |
| | of which: Current accounts / overnight deposits | | 2,646 | | 2,360 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Households | | 50,360 | | 51,798 | Annex V.Part 1.42(f), 44(c) |
| | of which: Current accounts / overnight deposits | | 45,167 | | 45,771 | Annex V.Part 1.42(f), 44(c) |
| Debt securities issued | | | 8,435 | | 9,390 | Annex V.Part 1.37, Part 2.98 |
| Of which: Subordinated Debt securities issued | | | 500 | | 505 | Annex V.Part 1.37 |
| Other financial liabilities | | | 41 | | 35 | Annex V.Part 1.38-41 |
| TOTAL FINANCIAL LIABILITIES | | | 66,453 | | 67,968 | |

2024 EU-wide Transparency Exercise
Market Risk
de Volksbank 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 (m) 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 (m) 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 | | 193 | | | | | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Of which: General risk | | 189 | | | | | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Of which: Specific risk | | 4 | | | | | | | | | | | 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 | | 193 | | | | | | | | | | | 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 | | 188 | | | | | | | | | | | 0 | 0 | 0 | 0 | | | | | | | |
| Of which: General risk | | 188 | | | | | | | | | | | 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 | | 188 | | | | | | | | | | | 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 | | | | 8,051 | 8,051 | 0 | | |
| | Regional governments or local authorities | | | | 864 | 864 | 71 | | |
| | Public sector entities | | | | 1,345 | 1,171 | 35 | | |
| | Multinational Development Banks | | | | 457 | 457 | 0 | | |
| | International Organisations | | | | 241 | 241 | 0 | | |
| | Institutions | | | | 4,082 | 4,028 | 1,288 | | |
| | Corporates | | | | 2,543 | 2,198 | 1,798 | | |
| | of which: SME | | | | 0 | 0 | 0 | | |
| | Retail | | | | 558 | 107 | 76 | | |
| | Secured by mortgages on immovable property | | | | 135 | 95 | 32 | | |
| | of which: SME | | | | 2,208 | 1,152 | 884 | | |
| | Exposures in default | | | | 1,198 | 1,170 | 892 | | |
| | Exposures associated with particular high risk | | | | 35 | 40 | 25 | | |
| | Covered bonds | | | | 0 | 0 | 0 | 23 | |
| Claims on institutions and corporates with a ST credit assessment | | | | 0 | 0 | 0 | | | |
| Collective investments undertakings (CIU) | | | | 0 | 0 | 0 | | | |
| Equity | | | | 18 | 13 | 13 | | | |
| Other exposures | | | | 207 | 207 | 211 | | | |
| Standardised Total ⁴ | | | | 23,224 | 23,224 | 4,423 | 81 | | |

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 Exposure Value 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 exposures 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 | | | | 6,712 | 7,013 | 0 | | |
| | Regional governments or local authorities | | | | 80 | 80 | 0 | | |
| | Public sector entities | | | | 335 | 154 | 31 | | |
| | Multinational Development Banks | | | | 0 | 0 | 0 | | |
| | International Organisations | | | | 0 | 0 | 0 | | |
| | Institutions | | | | 531 | 474 | 150 | | |
| | Corporates | | | | 1,212 | 884 | 700 | | |
| | of which: SME | | | | 4 | 15 | 2 | | |
| | Retail | | | | 148 | 108 | 78 | | |
| | Secured by mortgages on immovable property | | | | 138 | 98 | 32 | | |
| | of which: SME | | | | 1,589 | 1,171 | 685 | | |
| | Exposures in default | | | | 1,107 | 1,108 | 611 | | |
| | Exposures associated with particular high risk | | | | 87 | 37 | 49 | | |
| | Covered bonds | | | | 258 | 258 | 28 | | |
| Claims on institutions and corporates with a ST credit assessment | | | | 0 | 0 | 0 | | | |
| Collective investments undertakings (CIU) | | | | 1 | 1 | 1 | | | |
| Equity | | | | 0 | 0 | 0 | | | |
| Other exposures | | | | 143 | 143 | 114 | | | |
| Standardised Total ⁴ | | | | 143 | 143 | 114 | 72 | | |

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 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, %) | | | | | | | | | |
| SWITZERLAND | Central governments or central banks | | | | 0 | 0 | 0 | | |
| | Regional governments or local authorities | | | | 281 | 281 | 54 | | |
| | Public sector entities | | | | 0 | 0 | 0 | | |
| | Multinational Development Banks | | | | 0 | 0 | 0 | | |
| | International Organisations | | | | 0 | 0 | 0 | | |
| | Institutions | | | | 1,798 | 1,798 | 385 | | |
| | Corporates | | | | 0 | 0 | 0 | | |
| | of which: SME | | | | 0 | 0 | 0 | | |
| | Retail | | | | 0 | 0 | 0 | | |
| | Secured by mortgages on immovable property | | | | 0 | 0 | 0 | | |
| | of which: SME | | | | 0 | 0 | 0 | | |
| | Exposures in default | | | | 0 | 0 | 0 | | |
| | Exposures 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 (CIU) | | | | 0 | 0 | 0 | | | |
| Equity | | | | 0 | 0 | 0 | | | |
| Other exposures | | | | 0 | 0 | 0 | | | |
| Standardised Total ⁴ | | | | 0 | 0 | 0 | 1 | | |

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 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, %) | | | | | | | | | |
| GERMANY | Central governments or central banks | | | | 601 | 601 | 0 | | |
| | Regional governments or local authorities | | | | 62 | 62 | 0 | | |
| | Public sector entities | | | | 172 | 172 | 30 | | |
| | Multinational Development Banks | | | | 0 | 0 | 0 | | |
| | International Organisations | | | | 0 | 0 | 0 | | |
| | Institutions | | | | 631 | 630 | 189 | | |
| | Corporates | | | | 138 | 134 | 95 | | |
| | of which: SME | | | | 0 | 0 | 0 | | |
| | Retail | | | | 2 | 0 | 0 | | |
| | Secured by mortgages on immovable property | | | | 0 | 0 | 0 | | |
| | of which: SME | | | | 0 | 0 | 0 | | |
| | Exposures in default | | | | 0 | 0 | 0 | | |
| | Exposures associated with particular high risk | | | | 0 | 0 | 0 | | |
| | Covered bonds | | | | 103 | 103 | 19 | | |
| Claims on institutions and corporates with a ST credit assessment | | | | 0 | 0 | 0 | | | |
| Collective investments undertakings (CIU) | | | | 0 | 0 | 0 | | | |
| Equity | | | | 0 | 0 | 0 | | | |
| Other exposures | | | | 0 | 0 | 0 | | | |
| Standardised Total ⁴ | | | | 0 | 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 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, %) | | | | | | | | | |
| BELGIUM | Central governments or central banks | | | | 221 | 220 | 0 | | |
| | Regional governments or local authorities | | | | 274 | 274 | 0 | | |
| | Public sector entities | | | | 0 | 0 | 0 | | |
| | Multinational Development Banks | | | | 0 | 0 | 0 | | |
| | International Organisations | | | | 0 | 0 | 0 | | |
| | Institutions | | | | 0 | 0 | 0 | | |
| | Corporates | | | | 248 | 238 | 238 | | |
| | of which: SME | | | | 0 | 0 | 0 | | |
| | Retail | | | | 0 | 0 | 0 | | |
| | Secured by mortgages on immovable property | | | | 0 | 0 | 0 | | |
| | of which: SME | | | | 1 | 1 | 1 | | |
| | Exposures in default | | | | 0 | 0 | 0 | | |
| | Exposures associated with particular high risk | | | | 0 | 0 | 0 | | |
| | Covered bonds | | | | 21 | 21 | 2 | | |
| Claims on institutions and corporates with a ST credit assessment | | | | 0 | 0 | 0 | | | |
| Collective investments undertakings (CIU) | | | | 0 | 0 | 0 | | | |
| Equity | | | | 0 | 0 | 0 | | | |
| Other exposures | | | | 0 | 0 | 0 | | | |
| Standardised Total ⁴ | | | | 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 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 ² | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Value adjustments and provisions ² |
| FRANCE | | | | | | | | | |
| Central governments or central banks | | 26 | 26 | 0 | | | | | |
| Regional governments or local authorities | | 65 | 65 | 17 | | | | | |
| Public sector entities | | 248 | 248 | 0 | | | | | |
| Multilateral Development Banks | | 0 | 0 | 0 | | | | | |
| International Organisations | | 0 | 0 | 0 | | | | | |
| Institutions | | 107 | 92 | 40 | | | | | |
| Corporates | | 225 | 236 | 128 | | | | | |
| 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 | | | | | |
| Items associated with particular high risk | | 0 | 0 | 0 | | | | | |
| Covered bonds | | 104 | 104 | 10 | | | | | |
| 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 | | | | | |
| Structuralised Total ² | | | | | | | | | |

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 counterparty 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 ² | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Value adjustments and provisions ² |
| Other Countries | | | | | | | | | |
| 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 | | 452 | 452 | 0 | | | | | |
| International Organisations | | 241 | 241 | 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 | | | | | |
| Items 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 (CIU) | | 0 | 0 | 0 | | | | | |
| Equity | | 0 | 0 | 0 | | | | | |
| Other exposures | | 0 | 0 | 0 | | | | | |
| Structuralised Total ² | | | | | | | | | |

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 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 ³ | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Value adjustments and provisions ³ |
| Consolidated data | (H000R_N) | | | | | | | | |
| | Central governments or central banks | | | | | 5,913 | 6,242 | 0 | |
| | Regional governments or local authorities | | | | | 969 | 1,017 | 0 | |
| | Public sector entities | | | | | 1,929 | 1,229 | 44 | |
| | Multilateral Development Banks | | | | | 303 | 303 | 0 | |
| | International Organisations | | | | | 254 | 254 | 0 | |
| | Institutions | | | | | 7,663 | 7,761 | 2,044 | |
| | Corporates | | | | | 2,436 | 2,088 | 1,760 | |
| | of which: SME | | | | | 3 | 3 | 2 | |
| | Retail | | | | | 979 | 354 | 209 | |
| | Secured by mortgages on immovable property | | | | | 366 | 64 | 37 | |
| | of which: SME | | | | | 1,282 | 1,224 | 744 | |
| | of which: SME | | | | | 1,281 | 1,229 | 743 | |
| | Exposures in default | | | | | 62 | 34 | 36 | 50 |
| | Items 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 (CIU) | | | | | 17 | 13 | 13 | | |
| Equity | | | | | 398 | 398 | 343 | | |
| Other exposures | | | | | | | | | |
| Standardised Total ² | | | | | 23,400 | 23,400 | 5,320 | 80 | |

(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) Standardised Total does not include the securitisation portfolio until the results prior to the 2024 exercise.

(3) Only the most relevant countries are disclosed. These have been selected on 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 ³ | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Value adjustments and provisions ³ |
| NETHERLANDS | (H000R_N) | | | | | 4,622 | 4,775 | 0 | |
| | Central governments or central banks | | | | | 0 | 0 | 0 | |
| | Regional governments or local authorities | | | | | 0 | 0 | 0 | |
| | Public sector entities | | | | | 359 | 352 | 38 | |
| | Multilateral Development Banks | | | | | 0 | 0 | 0 | |
| | International Organisations | | | | | 0 | 0 | 0 | |
| | Institutions | | | | | 533 | 489 | 379 | |
| | Corporates | | | | | 1,100 | 821 | 841 | |
| | of which: SME | | | | | 3 | 3 | 2 | |
| | Retail | | | | | 372 | 291 | 208 | |
| | Secured by mortgages on immovable property | | | | | 166 | 64 | 37 | |
| | of which: SME | | | | | 1,382 | 1,201 | 746 | |
| | of which: SME | | | | | 1,381 | 1,201 | 742 | |
| | Exposures in default | | | | | 82 | 32 | 34 | 40 |
| | Items associated with particular high risk | | | | | 0 | 0 | 0 | |
| Covered bonds | | | | | 274 | 274 | 27 | | |
| 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 | | | | | 354 | 354 | 321 | | |
| Standardised Total ² | | | | | 8,000 | 8,000 | 1,500 | 80 | |

(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 ³ | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Value adjustments and provisions ³ |
| SWITZERLAND | (H000R_N) | | | | | 0 | 0 | 0 | |
| | 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 | | | | | 4,223 | 4,058 | 4,058 | |
| | Corporates | | | | | 0 | 0 | 0 | |
| | of which: SME | | | | | 0 | 0 | 0 | |
| | Retail | | | | | 0 | 0 | 0 | |
| | Secured by mortgages on immovable property | | | | | 0 | 0 | 0 | |
| | of which: SME | | | | | 0 | 0 | 0 | |
| | of which: SME | | | | | 0 | 0 | 0 | |
| | Exposures in default | | | | | 0 | 0 | 0 | 0 |
| | Items 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 (CIU) | | | | | 0 | 0 | 0 | | |
| Equity | | | | | 0 | 0 | 0 | | |
| Other exposures | | | | | 0 | 0 | 0 | | |
| Standardised Total ² | | | | | 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 ³ | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Value adjustments and provisions ³ |
| GERMANY | (H000R_N) | | | | | 915 | 915 | 0 | |
| | Central governments or central banks | | | | | 112 | 112 | 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 | | | | | 453 | 453 | 453 | |
| | Corporates | | | | | 111 | 90 | 90 | |
| | of which: SME | | | | | 0 | 0 | 0 | |
| | Retail | | | | | 2 | 1 | 1 | |
| | Secured by mortgages on immovable property | | | | | 0 | 0 | 0 | |
| | of which: SME | | | | | 0 | 0 | 0 | |
| | of which: SME | | | | | 0 | 0 | 0 | |
| | Exposures in default | | | | | 0 | 0 | 0 | 0 |
| | Items associated with particular high risk | | | | | 0 | 0 | 0 | |
| Covered bonds | | | | | 109 | 109 | 11 | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | 0 | 0 | 0 | | |
| Collective investments undertakings (CIU) | | | | | 0 | 0 | 0 | | |
| Equity | | | | | 0 | 0 | 0 | | |
| Other exposures | | | | | 0 | 0 | 0 | | |
| Standardised Total ² | | | | | 0 | 0 | 0 | 0 | |

(1) Original exposure, 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 ³ | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Value adjustments and provisions ³ |
| BELGIUM | (H000R_N) | | | | | 391 | 391 | 0 | |
| | Central governments or central banks | | | | | 388 | 388 | 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 | | | | | 7 | 0 | 0 | |
| | Corporates | | | | | 227 | 224 | 224 | |
| | of which: SME | | | | | 0 | 0 | 0 | |
| | Retail | | | | | 3 | 1 | 1 | |
| | Secured by mortgages on immovable property | | | | | 0 | 0 | 0 | |
| | of which: SME | | | | | 1 | 1 | 0 | |
| | of which: SME | | | | | 1 | 1 | 0 | |
| | Exposures in default | | | | | 3 | 2 | 2 | 1 |
| | Items associated with particular high risk | | | | | 0 | 0 | 0 | |
| Covered bonds | | | | | 45 | 45 | 4 | | |
| Claims on institutions and corporates with a ST credit assessment | | | | | 0 | 0 | 0 | | |
| Collective investments undertakings (CIU) | | | | | 0 | 0 | 0 | | |
| Equity | | | | | 0 | 0 | 0 | | |
| Other exposures | | | | | 0 | 0 | 0 | | |
| Standardised Total ² | | | | | 0 | 0 | 0 | 0 | |

(1) Original exposure, 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 ⁽²⁾ | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽²⁾ |
| (in EUR, '000) | | | | | | | | | |
| FRANCE | Capital instruments or central banks | | | | | 75 | 90 | 0 | |
| | Regional governments or local authorities | | | | | 84 | 84 | 17 | |
| | Public sector entities | | | | | 225 | 225 | 5 | |
| | Multilateral Development Banks | | | | | 0 | 0 | 0 | |
| | International Organisations | | | | | 0 | 0 | 0 | |
| | Institutions | | | | | 84 | 89 | 28 | |
| | Corporates | | | | | 208 | 204 | 228 | |
| | 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 | |
| | Items associated with particular high risk | | | | | 0 | 0 | 0 | 0 |
| | Covered bonds | | | | | 170 | 170 | 17 | |
| Collective investments and corporates with a ST credit assessment | | | | | 0 | 0 | 0 | | |
| Collective investments underwritten (CUI) | | | | | 0 | 0 | 0 | | |
| Equity | | | | | 0 | 0 | 0 | | |
| Other exposures | | | | | 0 | 0 | 0 | | |
| Standardised Total ⁽²⁾ | | | | | | | | | 1 |

(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 counterpart 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 ⁽²⁾ | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽²⁾ |
| (in EUR, '000) | | | | | | | | | |
| Other Countries | Capital instruments or central banks | | | | | 0 | 0 | 0 | |
| | Regional governments or local authorities | | | | | 0 | 0 | 0 | |
| | Public sector entities | | | | | 0 | 0 | 0 | |
| | Multilateral Development Banks | | | | | 383 | 383 | 0 | |
| | International Organisations | | | | | 254 | 254 | 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 | |
| | Items associated with particular high risk | | | | | 0 | 0 | 0 | 0 |
| | Covered bonds | | | | | 0 | 0 | 0 | |
| Collective investments and corporates with a ST credit assessment | | | | | 0 | 0 | 0 | | |
| Collective investments underwritten (CUI) | | | | | 0 | 0 | 0 | | |
| Equity | | | | | 0 | 0 | 0 | | |
| Other exposures | | | | | 0 | 0 | 0 | | |
| Standardised Total ⁽²⁾ | | | | | | | | | 1 |

(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 counterpart includes those for securitisation exposures but includes general credit risk adjustments.

| | | IRB Approach | | | | | | | | | |
|---|--|---|-----------------------------|--|----------------------------------|---|-----------------------------|--|----------------------------------|--|--|
| | | As of 30/09/2023 | | | | | As of 31/12/2023 | | | | |
| | | Original Exposures ¹ Of which: subordinated | Exposure Value ² | Risk exposure amount Of which: subordinated | Value adjustments and provisions | Original Exposures ¹ Of which: subordinated | Exposure Value ² | Risk exposure amount Of which: subordinated | Value adjustments and provisions | | |
| (in EUR, %) | | | | | | | | | | | |
| Consolidated data | Central banks and central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | | | | | | | | | | |
| | Corporates - Of which: Specialised Lending | | | | | | | | | | |
| | Corporates - Of which: SME | | | | | | | | | | |
| | Retail | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of which: non-SME | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | |
| | Retail - Other Retail - Of which: SME | | | | | | | | | | |
| Retail - Other Retail - Of which: non-SME | | | | | | | | | | | |
| Equity | | | | | | | | | | | |
| Other non-credit-obligation assets | | | | | | | | | | | |
| IRB Total ³ | | | | | | | | | | | |

(1) Original exposures, 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) IRB Total does not include the Securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

| | | IRB Approach | | | | | | | | | |
|---|--|---|-----------------------------|--|----------------------------------|---|-----------------------------|--|----------------------------------|--|--|
| | | As of 30/09/2023 | | | | | As of 31/12/2023 | | | | |
| | | Original Exposures ¹ Of which: subordinated | Exposure Value ² | Risk exposure amount Of which: subordinated | Value adjustments and provisions | Original Exposures ¹ Of which: subordinated | Exposure Value ² | Risk exposure amount Of which: subordinated | Value adjustments and provisions | | |
| (in EUR, %) | | | | | | | | | | | |
| NETHERLANDS | Central banks and central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | | | | | | | | | | |
| | Corporates - Of which: Specialised Lending | | | | | | | | | | |
| | Corporates - Of which: SME | | | | | | | | | | |
| | Retail | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of which: non-SME | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | |
| | Retail - Other Retail - Of which: SME | | | | | | | | | | |
| Retail - Other Retail - Of which: non-SME | | | | | | | | | | | |
| Equity | | | | | | | | | | | |
| Other non-credit-obligation assets | | | | | | | | | | | |
| IRB Total ³ | | | | | | | | | | | |

(1) Original exposures, 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).

| | | IRB Approach | | | | | | | | | |
|---|--|---|-----------------------------|--|----------------------------------|---|-----------------------------|--|----------------------------------|--|--|
| | | As of 30/09/2023 | | | | | As of 31/12/2023 | | | | |
| | | Original Exposures ¹ Of which: subordinated | Exposure Value ² | Risk exposure amount Of which: subordinated | Value adjustments and provisions | Original Exposures ¹ Of which: subordinated | Exposure Value ² | Risk exposure amount Of which: subordinated | Value adjustments and provisions | | |
| (in EUR, %) | | | | | | | | | | | |
| SWITZERLAND | Central banks and central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | | | | | | | | | | |
| | Corporates - Of which: Specialised Lending | | | | | | | | | | |
| | Corporates - Of which: SME | | | | | | | | | | |
| | Retail | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of which: non-SME | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | |
| | Retail - Other Retail - Of which: SME | | | | | | | | | | |
| Retail - Other Retail - Of which: non-SME | | | | | | | | | | | |
| Equity | | | | | | | | | | | |
| Other non-credit-obligation assets | | | | | | | | | | | |
| IRB Total ³ | | | | | | | | | | | |

(1) Original exposures, 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).

| | | IRB Approach | | | | | | | | | |
|---|--|---|-----------------------------|--|----------------------------------|---|-----------------------------|--|----------------------------------|--|--|
| | | As of 30/09/2023 | | | | | As of 31/12/2023 | | | | |
| | | Original Exposures ¹ Of which: subordinated | Exposure Value ² | Risk exposure amount Of which: subordinated | Value adjustments and provisions | Original Exposures ¹ Of which: subordinated | Exposure Value ² | Risk exposure amount Of which: subordinated | Value adjustments and provisions | | |
| (in EUR, %) | | | | | | | | | | | |
| GERMANY | Central banks and central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | | | | | | | | | | |
| | Corporates - Of which: Specialised Lending | | | | | | | | | | |
| | Corporates - Of which: SME | | | | | | | | | | |
| | Retail | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of which: non-SME | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | |
| | Retail - Other Retail - Of which: SME | | | | | | | | | | |
| Retail - Other Retail - Of which: non-SME | | | | | | | | | | | |
| Equity | | | | | | | | | | | |
| Other non-credit-obligation assets | | | | | | | | | | | |
| IRB Total ³ | | | | | | | | | | | |

(1) Original exposures, 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).

| | | IRB Approach | | | | | | | | | |
|---|--|---|-----------------------------|--|----------------------------------|---|-----------------------------|--|----------------------------------|--|--|
| | | As of 30/09/2023 | | | | | As of 31/12/2023 | | | | |
| | | Original Exposures ¹ Of which: subordinated | Exposure Value ² | Risk exposure amount Of which: subordinated | Value adjustments and provisions | Original Exposures ¹ Of which: subordinated | Exposure Value ² | Risk exposure amount Of which: subordinated | Value adjustments and provisions | | |
| (in EUR, %) | | | | | | | | | | | |
| BELGIUM | Central banks and central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | | | | | | | | | | |
| | Corporates - Of which: Specialised Lending | | | | | | | | | | |
| | Corporates - Of which: SME | | | | | | | | | | |
| | Retail | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of which: non-SME | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | |
| | Retail - Other Retail - Of which: SME | | | | | | | | | | |
| Retail - Other Retail - Of which: non-SME | | | | | | | | | | | |
| Equity | | | | | | | | | | | |
| Other non-credit-obligation assets | | | | | | | | | | | |
| IRB Total ³ | | | | | | | | | | | |

(1) Original exposures, 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).

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

de Volksbank N.V.

| | | IRB Approach | | | | | | | | | |
|---|--|---------------------------------|------------------------------|------------------------|----------------------------------|---------------------------------|------------------------------|------------------------|----------------------------------|---|--|
| | | As of 30/09/2023 | | | | | As of 31/12/2023 | | | | |
| | | 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 | | |
| 2024 EUR, % | | Of which: reclassified | | Of which: reclassified | | Of which: reclassified | | Of which: reclassified | | | |
| FRANCE | Central banks and central governments | | | | | 0 | 0 | 0 | 0 | 0 | |
| | Institutions | | | | | 0 | 0 | 0 | 0 | 0 | |
| | Corporates | | | | | 0 | 0 | 0 | 0 | 0 | |
| | Corporate - Of Which: Specialised Lending | | | | | 0 | 0 | 0 | 0 | 0 | |
| | Corporate - Of Which: SME | | | | | 2 | 0 | 2 | 1 | 0 | |
| | Retail | | | | | 2 | 0 | 2 | 1 | 0 | |
| | Retail - Secured on real estate property | | | | | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | 2 | 0 | 2 | 1 | 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 | 0 | 0 | 0 | 0 | | |
| IRB Total | | | | | 0 | 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).

| | | IRB Approach | | | | | | | | | |
|---|--|---------------------------------|------------------------------|------------------------|----------------------------------|---------------------------------|------------------------------|------------------------|----------------------------------|---|--|
| | | As of 30/09/2023 | | | | | As of 31/12/2023 | | | | |
| | | 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 | | |
| 2024 EUR, % | | Of which: reclassified | | Of which: reclassified | | Of which: reclassified | | Of which: reclassified | | | |
| Other Countries | Central banks and central governments | | | | | 0 | 0 | 0 | 0 | 0 | |
| | Institutions | | | | | 0 | 0 | 0 | 0 | 0 | |
| | Corporates | | | | | 0 | 0 | 0 | 0 | 0 | |
| | Corporate - Of Which: Specialised Lending | | | | | 0 | 0 | 0 | 0 | 0 | |
| | Corporate - 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 | 0 | 0 | 0 | 0 | | |
| IRB Total | | | | | 0 | 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).

| | | IRB 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 | | |
| | | (in EUR, %) | Of which defaulted | | Of which defaulted | Of which defaulted | | Of which defaulted | | Of which defaulted | |
| Consolidated data | Central banks and central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | | | | | | | | | | |
| | Corporate - Of Which: Specialised Lending | | | | | | | | | | |
| | Corporate - Of Which: SME | | | | | | | | | | |
| | Retail | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| Retail - Other Retail | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | |
| Equity | | | | | | | | | | | |
| Other non-credit-obligation assets | | | | | | | | | | | |
| IRB Total ³ | | | | | | | | | | | |

(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) IRB Total does not include the Securitisation position unlike in the results prior to the 2023 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country exposure covering up to 2% of total original exposure in Top 20 countries ranked by original exposure, calculated as of last quarter.

| | | IRB 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 | | |
| | | (in EUR, %) | Of which defaulted | | Of which defaulted | Of which defaulted | | Of which defaulted | | Of which defaulted | |
| NETHERLANDS | Central banks and central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | | | | | | | | | | |
| | Corporate - Of Which: Specialised Lending | | | | | | | | | | |
| | Corporate - Of Which: SME | | | | | | | | | | |
| | Retail | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| Retail - Other Retail | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | |
| Equity | | | | | | | | | | | |
| Other non-credit-obligation assets | | | | | | | | | | | |
| IRB Total | | | | | | | | | | | |

(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).

| | | IRB 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 | | |
| | | (in EUR, %) | Of which defaulted | | Of which defaulted | Of which defaulted | | Of which defaulted | | Of which defaulted | |
| SWITZERLAND | Central banks and central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | | | | | | | | | | |
| | Corporate - Of Which: Specialised Lending | | | | | | | | | | |
| | Corporate - Of Which: SME | | | | | | | | | | |
| | Retail | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| Retail - Other Retail | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | |
| Equity | | | | | | | | | | | |
| Other non-credit-obligation assets | | | | | | | | | | | |
| IRB Total | | | | | | | | | | | |

(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).

| | | IRB 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 | | |
| | | (in EUR, %) | Of which defaulted | | Of which defaulted | Of which defaulted | | Of which defaulted | | Of which defaulted | |
| GERMANY | Central banks and central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | | | | | | | | | | |
| | Corporate - Of Which: Specialised Lending | | | | | | | | | | |
| | Corporate - Of Which: SME | | | | | | | | | | |
| | Retail | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| Retail - Other Retail | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | |
| Equity | | | | | | | | | | | |
| Other non-credit-obligation assets | | | | | | | | | | | |
| IRB Total | | | | | | | | | | | |

(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).

| | | IRB 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 | | |
| | | (in EUR, %) | Of which defaulted | | Of which defaulted | Of which defaulted | | Of which defaulted | | Of which defaulted | |
| BELGIUM | Central banks and central governments | | | | | | | | | | |
| | Institutions | | | | | | | | | | |
| | Corporates | | | | | | | | | | |
| | Corporate - Of Which: Specialised Lending | | | | | | | | | | |
| | Corporate - Of Which: SME | | | | | | | | | | |
| | Retail | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | |
| Retail - Other Retail | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | |
| Equity | | | | | | | | | | | |
| Other non-credit-obligation assets | | | | | | | | | | | |
| IRB Total | | | | | | | | | | | |

(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).

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

de Volksbank N.V.

| | | IRB 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 | | |
| | | Of which: distressed | | Of which: distressed | | Of which: distressed | | Of which: distressed | | | |
| FRANCE | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Corporate - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Corporate - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Retail | 2 | 0 | 2 | 1 | 2 | 0 | 2 | 1 | | |
| | Retail - Secured on real estate property | 2 | 0 | 2 | 1 | 2 | 0 | 2 | 1 | | |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Retail - Secured on real estate property - Of Which: non-SME | 2 | 0 | 2 | 1 | 2 | 0 | 2 | 1 | | |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Other non credit-obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| IRB Total | | | | | | | | | | | |

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

| | | IRB Approach | | | | | | | | | |
|------------------------------------|--|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--|--|
| | | As of 31/03/2024 | | | | | 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 | | |
| | | Of which: distressed | | Of which: distressed | | Of which: distressed | | Of which: distressed | | | |
| Other Countries | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Corporate - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Corporate - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Other non credit-obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| IRB Total | | | | | | | | | | | |

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

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

de Volksbank 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 | | | | | | | | |
| | | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 30 | 30 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 13 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 42 | 42 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 68 | 68 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 79 | 79 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | 241 | 241 | 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 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

de Volksbank N.V.

As of 30/06/2024

| (min EUR) | | | | | | | | | | | | | | Risk weighted exposure amount | |
|--|----------------------------------|--|---|---|--|---|--|--------------------------------------|-----------------|--------------------------------------|-----------------|-----------------------------|------------|-------------------------------|----|
| Direct exposures | | | | | | | | | | | | | | | |
| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | 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 | | | |
| | | | | 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 | Australia | | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Canada | | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Hong Kong | | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Japan | 14 | 14 | 0 | 0 | 0 | 0 | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | U.S. | | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | China | | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Switzerland | 104 | 104 | 0 | 0 | 0 | 0 | 104 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | Other advanced economies non EEA | 95 | 95 | 0 | 0 | 0 | 0 | 95 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | | 199 | 199 | 0 | 0 | 0 | 0 | 199 | 0 | 0 | 0 | 0 | 0 | 0 | 40 |

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

de Volksbank 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 | | | | | | | |
| | | 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 |
| | | | | | | | | | | | | | | | | | |
| [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 | 0 | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total | | 254 | 254 | 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 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 e4.

(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
de Volksbank 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: defaulted | Of which Stage 3 ⁴ | | | | Of which: defaulted | Of which Stage 3 ⁴ | | | | | | |
| mil. EUR | | | | | | | | | | | | | | | | | | |
| Cash balances at central banks and other demand deposits | | | | | | | | | 5,884 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Debt securities (including at amortised cost and fair value) | | | | | | | | | 6,799 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 |
| Central banks | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | | | | | | | | | 4,229 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 |
| Credit institutions | | | | | | | | | 1,688 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 |
| Other financial corporations | | | | | | | | | 332 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 |
| Non-financial corporations | | | | | | | | | 461 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 |
| Loans and advances (including at amortised cost and fair value) | | | | | | | | | 67,007 | 142 | 558 | 558 | 562 | 87 | 89 | 87 | 454 | |
| Central banks | | | | | | | | | 512 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | | | | | | | | | 462 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Credit institutions | | | | | | | | | 4,163 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 0 |
| Other financial corporations | | | | | | | | | 261 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | | | | | | | | | 1,747 | 2 | 58 | 58 | 59 | 10 | 38 | 38 | 12 | |
| of which: small and medium-sized enterprises | | | | | | | | | 573 | 2 | 20 | 20 | 20 | 7 | 5 | 5 | 12 | |
| of which: Loans collateralized by commercial immovable property | | | | | | | | | 563 | 2 | 14 | 14 | 14 | 7 | 3 | 3 | 12 | |
| Households | | | | | | | | | 49,822 | 180 | 500 | 500 | 484 | 83 | 50 | 51 | 441 | |
| of which: Loans collateralized by residential immovable property | | | | | | | | | 49,296 | 159 | 481 | 481 | 476 | 78 | 43 | 42 | 438 | |
| of which: Credit for consumption | | | | | | | | | 59 | 2 | 8 | 8 | 8 | 0 | 7 | 7 | 0 | |
| DEBT INSTRUMENTS other than HFT | | | | | | | | | 69,579 | 142 | 558 | 558 | 562 | 104 | 89 | 87 | 454 | |
| OFF-BALANCE SHEET EXPOSURES | | | | | | | | | 2,862 | | 14 | 14 | 14 | 7 | 5 | 4 | 8 | |

¹ For the definition of non-performing exposures please refer to Article 4(7)(2) 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 FREDP / FREDP), 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
de Volksbank 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⁾ | | | | Collateral 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⁾ | | | | Collateral 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 ⁽⁴⁾ | | | Of which Stage ⁽⁴⁾ | Of which: defaulted | Of which Stage ⁽⁴⁾ | | | Of which Stage ⁽⁴⁾ | | | | | | | |
| (in € bn) | | | | | | | | | | | | | | | | | | |
| Cash balances at central banks and other demand deposits | | | | | | | | | 3,807 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Debt securities (including at amortised cost and fair value) | | | | | | | | | 6,154 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Central banks | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| General governments | | | | | | | | | 3,581 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | |
| Credit institutions | | | | | | | | | 1,716 | 0 | 0 | 0 | 0 | -1 | 0 | 0 | 0 | |
| Other financial corporations | | | | | | | | | 407 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | |
| Non-financial corporations | | | | | | | | | 469 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | |
| Loans and advances (including at amortised cost and fair value) | | | | | | | | | 61,832 | 128 | 578 | 578 | 578 | 73 | 81 | 90 | 479 | |
| Central banks | | | | | | | | | 502 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| General governments | | | | | | | | | 562 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit institutions | | | | | | | | | 7,168 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | |
| Other financial corporations | | | | | | | | | 319 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Non-financial corporations | | | | | | | | | 1,781 | 2 | 54 | 54 | 54 | 9 | 36 | 36 | 11 | |
| of which: small and medium-sized enterprises | | | | | | | | | 630 | 2 | 16 | 16 | 16 | 6 | 4 | 4 | 11 | |
| of which: Loans collateralised by commercial immovable property | | | | | | | | | 630 | 1 | 14 | 14 | 14 | 6 | 3 | 3 | 11 | |
| Households | | | | | | | | | 51,300 | 124 | 524 | 524 | 518 | 50 | 54 | 54 | 468 | |
| of which: Loans collateralised by residential immovable property | | | | | | | | | 50,597 | 121 | 502 | 502 | 497 | 54 | 43 | 43 | 459 | |
| of which: Credit for consumption | | | | | | | | | 84 | 1 | 4 | 4 | 4 | 0 | 1 | 1 | 3 | |
| DEBT INSTRUMENTS other than HFT | | | | | | | | | 71,393 | 128 | 578 | 578 | 578 | 78 | 81 | 90 | 479 | |
| OFF-BALANCE SHEET EXPOSURES | | | | | | | | | 2,482 | | 12 | 12 | 12 | 4 | 1 | 1 | 8 | |

(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 decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 19.00 / 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 - 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 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

de Volksbank 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 | | Collateral and financial guarantees received on exposures with forbearance measures | | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | Collateral and financial guarantees received on exposures with forbearance measures | |
| | | Of which non-performing exposures with forbearance measures | | Of which on non-performing exposures with forbearance measures | | Of which collateral and financial guarantees received on non-performing exposures with forbearance measures | | Of which non-performing exposures with forbearance measures | | Of which on non-performing exposures with forbearance measures | | Of which collateral and financial guarantees received on non-performing exposures with forbearance measures |
| (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 | |
| General governments | | | | | | | 0 | 0 | 0 | 0 | 0 | |
| Credit institutions | | | | | | | 0 | 0 | 0 | 0 | 0 | |
| Other financial corporations | | | | | | | 0 | 0 | 0 | 0 | 0 | |
| Non-financial corporations | | | | | | | 0 | 0 | 0 | 0 | 0 | |
| Loans and advances (including at amortised cost and fair value) | | | | | | | 1,120 | 322 | 79 | 66 | 1,027 | 246 |
| 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 | | | | | | | 64 | 50 | 34 | 33 | 21 | 9 |
| of which: small and medium-sized enterprises | | | | | | | 26 | 12 | 3 | 2 | 21 | |
| Households | | | | | | | 1,056 | 272 | 45 | 32 | 1,006 | 237 |
| DEBT INSTRUMENTS other than HFT | | | | | | | 1,120 | 322 | 79 | 66 | 1,027 | |
| Loan commitments given | | | | | | | 6 | 3 | 1 | 1 | 4 | 2 |
| 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

de Volksbank 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 |
| (mln EUR) | | | | | | | | | | | | |
| Cash balances at central banks and other demand deposits | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| Debt securities (including at amortised cost and fair value) | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| Central banks | | | | | | | 0 | 0 | 0 | 0 | 0 | 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) | | | | | | | 1,102 | 307 | 79 | 66 | 1,006 | 234 |
| 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 | | | | | | | 69 | 50 | 37 | 35 | 17 | 8 |
| of which: small and medium-sized enterprises | | | | | | | 21 | 12 | 4 | 3 | 17 | 8 |
| Households | | | | | | | 1,033 | 257 | 42 | 31 | 989 | 225 |
| DEBT INSTRUMENTS other than HFT | | | | | | | 1,102 | 307 | 79 | 66 | 1,006 | 234 |
| Loan commitments given | | | | | | | 5 | 2 | 1 | 1 | 2 | 1 |
| 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.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 de Volksbank N.V.

| (min EUR) | As of 30/09/2023 | | | | | As of 31/12/2023 | | | | | As of 31/03/2024 | | | | | As of 30/06/2024 | | | | |
|---|--------------------------|--|-------------------------------------|--|---------------------|--------------------------|--|-------------------------------------|--|---------------------|--------------------------|--|-------------------------------------|--|---------------------|--------------------------|--|-------------------------------------|--|---|
| | Gross carrying amount | | Accumulated impairment ¹ | Accumulated negative changes in fair value due to credit risk on non-performing exposures ² | | Gross carrying amount | | Accumulated impairment ¹ | Accumulated negative changes in fair value due to credit risk on non-performing exposures ² | | Gross carrying amount | | Accumulated impairment ¹ | Accumulated negative changes in fair value due to credit risk on non-performing exposures ² | | Gross carrying amount | | Accumulated impairment ¹ | Accumulated negative changes in fair value due to credit risk on non-performing exposures ² | |
| | Of which: non-performing | Of which: loans and advances subject to impairment | | | | Of which: non-performing | Of which: loans and advances subject to impairment | | | | Of which: non-performing | Of which: loans and advances subject to impairment | | | | Of which: non-performing | Of which: loans and advances subject to impairment | | | |
| | of which: defaulted | | | | of which: defaulted | | | | | of which: defaulted | | | | | of which: defaulted | | | | | |
| A Agriculture, forestry and fishing | | | | | 1 | 0 | 0 | 1 | 0 | 0 | | | | | 1 | 0 | 0 | 1 | 0 | 0 |
| B Mining and quarrying | | | | | 0 | 0 | 0 | 0 | 0 | 0 | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| C Manufacturing | | | | | 26 | 5 | 5 | 26 | 2 | 0 | | | | | 46 | 1 | 1 | 46 | 0 | 0 |
| D Electricity, gas, steam and air conditioning supply | | | | | 785 | 38 | 38 | 785 | 32 | 0 | | | | | 791 | 38 | 38 | 791 | 33 | 0 |
| E Water supply | | | | | 0 | 0 | 0 | 0 | 0 | 0 | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| F Construction | | | | | 42 | 1 | 1 | 42 | 1 | 0 | | | | | 24 | 1 | 1 | 24 | 1 | 0 |
| G Wholesale and retail trade | | | | | 36 | 1 | 1 | 36 | 1 | 0 | | | | | 34 | 1 | 1 | 34 | 0 | 0 |
| H Transport and storage | | | | | 3 | 0 | 0 | 3 | 0 | 0 | | | | | 4 | 0 | 0 | 4 | 0 | 0 |
| I Accommodation and food service activities | | | | | 4 | 1 | 1 | 4 | 0 | 0 | | | | | 3 | 0 | 0 | 3 | 0 | 0 |
| J Information and communication | | | | | 3 | 0 | 0 | 3 | 0 | 0 | | | | | 4 | 0 | 0 | 4 | 0 | 0 |
| K Financial and insurance activities | | | | | 341 | 4 | 4 | 341 | 5 | 0 | | | | | 148 | 5 | 5 | 148 | 5 | 0 |
| L Real estate activities | | | | | 201 | 4 | 4 | 201 | 3 | 0 | | | | | 200 | 4 | 4 | 200 | 2 | 0 |
| M Professional, scientific and technical activities | | | | | 123 | 3 | 3 | 123 | 2 | 0 | | | | | 146 | 3 | 3 | 146 | 2 | 0 |
| N Administrative and support service activities | | | | | 11 | 0 | 0 | 11 | 0 | 0 | | | | | 10 | 0 | 0 | 10 | 1 | 0 |
| O Public administration and defence, compulsory social security | | | | | 0 | 0 | 0 | 0 | 0 | 0 | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| P Education | | | | | 1 | 0 | 0 | 1 | 0 | 0 | | | | | 1 | 0 | 0 | 1 | 0 | 0 |
| Q Human health services and social work activities | | | | | 94 | 0 | 0 | 94 | 0 | 0 | | | | | 89 | 0 | 0 | 89 | 0 | 0 |
| R Arts, entertainment and recreation | | | | | 15 | 0 | 0 | 15 | 0 | 0 | | | | | 28 | 0 | 0 | 28 | 0 | 0 |
| S Other services | | | | | 3 | 1 | 1 | 3 | 0 | 0 | | | | | 2 | 1 | 1 | 2 | 0 | 0 |
| Loans and advances | | | | | 1,747 | 58 | 58 | 1,747 | 46 | 0 | | | | | 1,781 | 64 | 64 | 1,781 | 45 | 0 |

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F.08.01), 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.