

## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	BNG Bank N.V.
<b>LEI Code</b>	529900GGYMNGRQTDO093
<b>Country Code</b>	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.

## 2025 EU-wide Transparency Exercise

Leverage ratio

BNG Bank N.V.

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		4,449		4,612	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition		4,449			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		38,507		47,656	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		38,507			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		11.55%		9.68%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		11.55%			[A.2]/[B.2]	

		(in EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION
OWN FUNDS	A	<b>OWN FUNDS</b>		<b>4,449</b>		<b>4,612</b>	C01.00.0001.0010	Articles 41(1)(b) and 71 of CRR
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>		<b>4,140</b>		<b>4,309</b>	C01.00.0002.0010	Article 52 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)		246		246	C01.00.0003.0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(1), 30(2) and 31 of CRR
	A.1.2	Retained earnings		4,088		4,230	C01.00.0004.0010	Articles 24(1)(a)(iii), 30(2) and 31(1) of CRR
	A.1.3	Accumulated other comprehensive income		-60		-60	C01.00.0005.0010	Articles 41(1)(b), 30(2) and 31(1) of CRR
	A.1.4	Other Reserves		0		0	C01.00.0006.0010	Articles 41(1)(b) and 31(1) of CRR
	A.1.5	Funds for general banking risk		0		0	C01.00.0007.0010	Articles 41(1)(b), 30(2) and 31(1) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		0		0	C01.00.0008.0010	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-23		-2	C01.00.0009.0010	Articles 32 to 35 of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		0		0	C01.00.0010.0010	Articles 41(1)(b), 30(2) and 31(1) of CRR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTAs		0		0	C01.00.0011.0010	Articles 36(1) and 36(2) of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses		0		0	C01.00.0012.0010	Articles 36(1)(a)(ii), 40 and 109 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0		0	C01.00.0013.0010	Articles 41(1)(b), 30(2) and 31(1) of CRR
	A.1.12	(-) Reciprocal cross-holdings in CET1 Capital		0		0	C01.00.0014.0010	Articles 41(1)(b), 30(2) and 31(1) of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	C01.00.0015.0010	Articles 36(1) and 36(2) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0		0	C01.00.0016.0010 + C 01.00.0017.0010 + C 01.00.0018.0010 + C 01.00.0019.0010 + C 01.00.0020.0010 + C 01.00.0021.0010 + C 01.00.0022.0010	Articles 41(1)(b), 30(2) and 31(1) of CRR; Articles 36(1)(a)(iii), 36(2) and 37(2) of CRR; Articles 36(2) and 37(2) of CRR; Articles 36(2) and 37(2) of CRR; Articles 36(2) and 37(2) of CRR; Articles 36(2) and 37(2) of CRR
	A.1.14.1	Of which: From securitisation positions (-)		0		0	C01.00.0016.0010	Articles 36(1)(a)(iii), 36(2) and 37(2) 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	C01.00.0017.0010	Articles 41(1)(b), 30(2) and 31(1) of CRR
	A.1.16	(-) Deductible DTA that rely on future profitability and arise from temporary differences		0		0	C01.00.0018.0010	Articles 36(1) and 36(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0		0	C01.00.0019.0010	Articles 41(1)(b), 30(2) and 31(1) of CRR
	A.1.18	(-) Amount exceeding the 17.5% threshold		0		0	C01.00.0020.0010	Articles 36(1) and 36(2) of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-2		-1	C01.00.0021.0010	Articles 36(1) and 36(2) of CRR
	A.1.18B	(-) Minimum value commitment shortfalls		0		0	C01.00.0022.0010	Articles 36(1) and 36(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges		0		0	C01.00.0023.0010	Articles 36(1) and 36(2) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-9		-9	C01.00.0024.0010	Articles 36(1) and 36(2) of CRR
	A.1.20	CET1 capital elements or deductions - other		0		0	C01.00.0025.0010	-
A.1.21	Transitional adjustments		0		0	CRR (1.1.6 + 1.1.8 + 1.1.3.3)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (-/+)		0		0	C01.00.0026.0010	Articles 40(1) to (3), and 40(4) and 40(5) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0		0	C01.00.0027.0010	Articles 47(1) and 48(1) of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0		0	C01.00.0028.0010	Articles 40(1) to (3), 47(1) and 48(1) of CRR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>309</b>		<b>309</b>	C01.00.0029.0010	Articles 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments		309		309	C01.00.0030.0010 + C 01.00.0031.0010	Articles 61 of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	C01.00.0032.0010	Articles 61 of CRR	
A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	C01.00.0033.0010 + C 01.00.0034.0010 + C 01.00.0035.0010 + C 01.00.0036.0010 + C 01.00.0037.0010 + C 01.00.0038.0010 + C 01.00.0039.0010 + C 01.00.0040.0010 + C 01.00.0041.0010 + C 01.00.0042.0010 + C 01.00.0043.0010 + C 01.00.0044.0010 + C 01.00.0045.0010 + C 01.00.0046.0010 + C 01.00.0047.0010 + C 01.00.0048.0010 + C 01.00.0049.0010 + C 01.00.0050.0010 + C 01.00.0051.0010 + C 01.00.0052.0010 + C 01.00.0053.0010 + C 01.00.0054.0010 + C 01.00.0055.0010 + C 01.00.0056.0010 + C 01.00.0057.0010 + C 01.00.0058.0010 + C 01.00.0059.0010 + C 01.00.0060.0010 + C 01.00.0061.0010 + C 01.00.0062.0010 + C 01.00.0063.0010 + C 01.00.0064.0010 + C 01.00.0065.0010 + C 01.00.0066.0010 + C 01.00.0067.0010 + C 01.00.0068.0010 + C 01.00.0069.0010 + C 01.00.0070.0010 + C 01.00.0071.0010 + C 01.00.0072.0010 + C 01.00.0073.0010 + C 01.00.0074.0010 + C 01.00.0075.0010 + C 01.00.0076.0010 + C 01.00.0077.0010 + C 01.00.0078.0010 + C 01.00.0079.0010 + C 01.00.0080.0010 + C 01.00.0081.0010 + C 01.00.0082.0010 + C 01.00.0083.0010 + C 01.00.0084.0010 + C 01.00.0085.0010 + C 01.00.0086.0010 + C 01.00.0087.0010 + C 01.00.0088.0010 + C 01.00.0089.0010 + C 01.00.0090.0010 + C 01.00.0091.0010 + C 01.00.0092.0010 + C 01.00.0093.0010 + C 01.00.0094.0010 + C 01.00.0095.0010 + C 01.00.0096.0010 + C 01.00.0097.0010 + C 01.00.0098.0010 + C 01.00.0099.0010 + C 01.00.0100.0010	Articles 61 of CRR	
A.2.4	Additional Tier 1 transitional adjustments		0		0	C01.00.0033.0010 + C 01.00.0034.0010 + C 01.00.0035.0010 + C 01.00.0036.0010 + C 01.00.0037.0010 + C 01.00.0038.0010 + C 01.00.0039.0010 + C 01.00.0040.0010 + C 01.00.0041.0010 + C 01.00.0042.0010 + C 01.00.0043.0010 + C 01.00.0044.0010 + C 01.00.0045.0010 + C 01.00.0046.0010 + C 01.00.0047.0010 + C 01.00.0048.0010 + C 01.00.0049.0010 + C 01.00.0050.0010 + C 01.00.0051.0010 + C 01.00.0052.0010 + C 01.00.0053.0010 + C 01.00.0054.0010 + C 01.00.0055.0010 + C 01.00.0056.0010 + C 01.00.0057.0010 + C 01.00.0058.0010 + C 01.00.0059.0010 + C 01.00.0060.0010 + C 01.00.0061.0010 + C 01.00.0062.0010 + C 01.00.0063.0010 + C 01.00.0064.0010 + C 01.00.0065.0010 + C 01.00.0066.0010 + C 01.00.0067.0010 + C 01.00.0068.0010 + C 01.00.0069.0010 + C 01.00.0070.0010 + C 01.00.0071.0010 + C 01.00.0072.0010 + C 01.00.0073.0010 + C 01.00.0074.0010 + C 01.00.0075.0010 + C 01.00.0076.0010 + C 01.00.0077.0010 + C 01.00.0078.0010 + C 01.00.0079.0010 + C 01.00.0080.0010 + C 01.00.0081.0010 + C 01.00.0082.0010 + C 01.00.0083.0010 + C 01.00.0084.0010 + C 01.00.0085.0010 + C 01.00.0086.0010 + C 01.00.0087.0010 + C 01.00.0088.0010 + C 01.00.0089.0010 + C 01.00.0090.0010 + C 01.00.0091.0010 + C 01.00.0092.0010 + C 01.00.0093.0010 + C 01.00.0094.0010 + C 01.00.0095.0010 + C 01.00.0096.0010 + C 01.00.0097.0010 + C 01.00.0098.0010 + C 01.00.0099.0010 + C 01.00.0100.0010	Articles 61 of CRR	
A.3	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>4,449</b>		<b>4,612</b>	C01.00.0091.0010	Articles 62 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>0</b>		<b>0</b>	C01.00.0092.0010	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments		0		0	C01.00.0093.0010 + C 01.00.0094.0010	Articles 71 of CRR	
A.4.2	Other Tier 2 Capital components and deductions		0		0	C01.00.0095.0010 + C 01.00.0096.0010 + C 01.00.0097.0010 + C 01.00.0098.0010 + C 01.00.0099.0010 + C 01.00.0100.0010	Articles 71 of CRR	
A.4.3	Tier 2 transitional adjustments		0		0	C01.00.0091.0010 + C 01.00.0092.0010 + C 01.00.0093.0010 + C 01.00.0094.0010 + C 01.00.0095.0010 + C 01.00.0096.0010 + C 01.00.0097.0010 + C 01.00.0098.0010 + C 01.00.0099.0010 + C 01.00.0100.0010	Articles 71 of CRR	
B.1	<b>TOTAL RISK EXPOSURE AMOUNT</b>		<b>10,294</b>		<b>10,744</b>	C02.00.0001.0010	Articles 92(1), 94 and 98 of CRR	
B.1	Of which: Transitional adjustments included		0		0	C02.00.0002.0010	Articles 92(1), 94 and 98 of CRR	
B.2	<b>TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR</b>				<b>10,744</b>	C02.00.0003.0010	Articles 92(1), 94 and 98 of CRR	
CAPITAL RATIOS (%)	C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>		<b>40.22%</b>		<b>40.00%</b>	CRR (1)	-
	C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>		<b>43.22%</b>		<b>42.93%</b>	CRR (2)	-
	C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>		<b>43.22%</b>		<b>42.93%</b>	CRR (3)	-
	C.4	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)</b>				<b>40.00%</b>		
CAPITAL RATIOS (%)	C.5	<b>TIER 1 CAPITAL RATIO (transitional period - pre floor)</b>				<b>42.93%</b>		
	C.6	<b>TOTAL CAPITAL RATIO (transitional period - pre floor)</b>				<b>42.93%</b>		
CET1 Capital Fully loaded (CRB2)	D	<b>COMMON EQUITY TIER 1 CAPITAL (Fully loaded)</b>		<b>4,140</b>			JA.1.1.13-A.1.1-489NA-JA.1.1.3.3.2.3.4-489NA-A.4.2.3-A.4.3.1B.1E	-
	E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (Fully loaded)</b>		<b>40.22%</b>			(B.12)9-A.1	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0		0	C01.01.0040.0010	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C01.01.0041.0010	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0		0	C01.01.0042.0010	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0		0	C01.01.0043.0010	

<sup>13</sup> The fully loaded CET1 ratio is an estimate calculated based on bank's regulatory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "CONEP 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 disclosure. The differences between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/2423, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the capital floor (commonly referred to as CRB), entered into force on 1 January 2025. The main changes introduced under CRB, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRB introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.



2025 EU-wide Transparency Exercise

P&L  
BNG Bank N.V.

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income		6,925		2,809
Of which debt securities income		599		277
Of which loans and advances income		2,370		1,177
Interest expenses		6,396		2,566
(Of which deposits expenses)		638		238
(Of which debt securities issued expenses)		2,546		1,293
(Expenses on share capital repayable on demand)		0		0
Dividend income		0		0
Net Fee and commission income		30		12
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		-11		-9
Gains or (-) losses on financial assets and liabilities held for trading, net		62		17
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		-46		-10
Gains or (-) losses from hedge accounting, net		-8		2
Exchange differences [gain or (-) loss], net		-6		1
Net other operating income / (expenses)		1		0
<b>TOTAL OPERATING INCOME, NET</b>		<b>552</b>		<b>255</b>
(Administrative expenses)		179		74
(Cash contributions to resolution funds and deposit guarantee schemes)		0		0
(Depreciation)		4		1
Modification gains or (-) losses, net		0		0
(Provisions or (-) reversal of provisions)		-4		0
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		-4		0
(Other provisions)		0		0
Of which pending legal issues and tax litigation <sup>(1)</sup>		0		0
Of which restructuring <sup>2</sup>		0		0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>		0		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-31		-7
(Financial assets at fair value through other comprehensive income)		0		0
(Financial assets at amortised cost)		-31		-7
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		1		-1
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		0		0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0		0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>		<b>403</b>		<b>188</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>		<b>294</b>		<b>142</b>
Profit or (-) loss after tax from discontinued operations		0		0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>		<b>294</b>		<b>142</b>
Of which attributable to owners of the parent		294		142

<sup>(1)</sup> Information available only as of end of the year

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

2025 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
BNG Bank N.V.

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits					6,627								13,998				IAS 1.54 (f)	
Financial assets held for trading					460	0	460	0					46	0	46	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss					31	0	23	9					29	0	21	8	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss					726	57	669	0					670	52	617	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income					11,322	11,243	79	0					11,641	11,560	81	0	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost					108,017								110,694				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting					3,519	0	3,519	0					2,375	0	2,375	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk					-2,953								-7,285				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets <sup>(1)</sup>					192								55					
TOTAL ASSETS					127,941								132,224				IAS 1.9(a); XI 6	

<sup>(1)</sup> Portfolios, which are IGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References						
		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>									
		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								11,322	0	0	0	0	0												11,641	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances								0	0	0	0	0	0												0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities								9,134	0	0	0	0	0												8,995	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances								97,880	600	460	-3	-9	-44												100,860	578	311	-3	-9	-38	Annex V Part 1.32, 44(a)

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

<sup>(2)</sup> 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.

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

BNG Bank N.V.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading		279		376	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>		0		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		254		235	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		117,090		120,729	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>(1)</sup>		0		0	Accounting Directive art 8(3)
Derivatives – Hedge accounting		5,268		5,877	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		3		2	IAS 37.10; IAS 1.54(l)
Tax liabilities		39		39	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		231		200	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 <sup>(1)</sup>		0		0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>		<b>123,164</b>		<b>127,458</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>		<b>4,777</b>		<b>4,766</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>		<b>127,941</b>		<b>132,224</b>	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

BNG Bank N.V.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives			5,546		6,253	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		844		808	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		1,039		1,366	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		742		855	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		5,358		4,313	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits		1,295		400	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations		2,678		2,434	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		871		550	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		3,666		3,463	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		2,409		2,218	ECB/2013/33 Annex 2.Part 2.9.1
	Households		140		156	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		72		78	Annex V.Part 1.42(f), 44(c)
Debt securities issued			103,621		108,424	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued			0		0	Annex V.Part 1.37
Other financial liabilities			0		0	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>			<b>122,891</b>		<b>127,218</b>	

2025 EU-wide Transparency Exercise  
Market Risk  
BNG Bank N.V.

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (ms) 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 (ms) 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 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024									
Traded Debt Instruments		0											0									
Of which: General risk		0											0									
Of which: Specific risk		0											0									
Equities		0											0									
Of which: General risk		0											0									
Of which: Specific risk		0											0									
Foreign exchange risk		0											0									
Commodities risk		0											0									
Total		0											0								0	
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025									
Traded Debt Instruments		0											0									
Of which: General risk		0											0									
Of which: Specific risk		0											0									
Equities		0											0									
Of which: General risk		0											0									
Of which: Specific risk		0											0									
Foreign exchange risk		0											0									
Commodities risk		0											0									
Total		0											0								0	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for those CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Real estate								
	Secured by mortgages on immovable property and AOC exposures								
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures								
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment								
Collective Investments Undertakings (CIU)									
Equity									
Other exposures									
Standardized Total <sup>(4)</sup>									

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

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2016 exercise.

<sup>(3)</sup> Only the most relevant exposures are disclosed. These have been selected under the following rule: Countries of counterparties cover up to 95% of total original measure or Top 10 countries exceed the original measure, updated as of last quarter.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NETHERLANDS	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Real estate								
	Secured by mortgages on immovable property and AOC exposures								
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures								
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment								
Collective Investments Undertakings (CIU)									
Equity									
Other exposures									
Standardized Total <sup>(4)</sup>									

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LUXEMBOURG	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Real estate								
	Secured by mortgages on immovable property and AOC exposures								
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures								
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment								
Collective Investments Undertakings (CIU)									
Equity									
Other exposures									
Standardized Total <sup>(4)</sup>									

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Real estate								
	Secured by mortgages on immovable property and AOC exposures								
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures								
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment								
Collective Investments Undertakings (CIU)									
Equity									
Other exposures									
Standardized Total <sup>(4)</sup>									

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty exclude those for securitisation exposures but include general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data	Central governments or central banks	44,314	44,314	0	0	0	0	0	
	Regional governments or local authorities	35,672	34,368	0	0	0	0		
	Public sector entities	3,194	3,384	323	0	0	0		
	Multilateral Development Banks	349	349	0	0	0	0		
	International Organisations	5,053	5,053	0	0	0	0		
	Institutions	3,768	3,033	204	0	0	0		
	Corporates	69,385	6,248	4,255	0	0	0		
	of which: SME	16,659	215	149	0	0	0		
	Retail	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property and ADC exposures	4,115	3,114	2,703	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	956	754	525	0	0	0		
	Items associated with particularly high risk	325	90	110	0	0	0		
	Subordinated debt exposures	0	0	0	0	0	0		
Covered bonds	3,124	3,124	312	0	0	0			
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective investments undertakings (CIU)	0	0	0	0	0	0			
Equity	14	14	14	0	0	0			
Other exposures	14	14	14	0	0	0			
Standardised Total <sup>(4)</sup>	120,466	122,439	7,989	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) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, whichever is of least number.  
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	25,370	22,316	0	0	0	0		
	Public sector entities	2,247	2,405	323	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	524	318	29	0	0	0		
	Corporates	62,124	4,878	3,712	0	0	0		
	of which: SME	16,659	215	149	0	0	0		
	Retail	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property and ADC exposures	4,115	3,114	2,703	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	321	87	110	0	0	0		
	Items associated with particularly high risk	0	0	0	0	0	0		
	Subordinated debt exposures	0	0	0	0	0	0		
Covered bonds	2,244	2,244	221	0	0	0			
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective investments undertakings (CIU)	0	0	0	0	0	0			
Equity	12	12	12	0	0	0			
Other exposures	64	64	64	0	0	0			
Standardised Total <sup>(4)</sup>	92,037	92,037	5,039	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 excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	113	113	0	0	0	0		
	International Organisations	5,053	5,053	0	0	0	0		
	Institutions	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0	0	0	0		
	Subordinated debt exposures	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0			
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective investments undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total <sup>(4)</sup>	5,166	5,166	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).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	857	857	0	0	0	0		
	Public sector entities	0	0	0	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0		
	Corporates	100	100	41	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0	0	0	0		
	Subordinated debt exposures	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0			
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective investments undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total <sup>(4)</sup>	857	857	41	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 excludes those for securitisation exposures but includes general credit risk adjustments.

**2025 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

BNG Bank N.V.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments <sup>(2)</sup>					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporates - Of Which: SME					0	0	0	0	0	0
	Retail					0	0	0	0	0	0
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
	Equity					0	0	0	0	0	0
	Collective Investments Undertakings (CIU)										
Other non credit-obligation assets									0		
IRB Total <sup>(3)</sup>									0		

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

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

BNG Bank N.V.

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
		(mln EUR, %)										
Consolidated data	Central banks and central governments <sup>(2)</sup>						0	0	0	0	0	0
	Institutions						0	0	0	0	0	0
	Corporates						0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending						0	0	0	0	0	0
	Corporates - Of Which: SME						0	0	0	0	0	0
	Retail						0	0	0	0	0	0
	Retail - Secured on real estate property						0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME						0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME						0	0	0	0	0	0
	Retail - Qualifying Revolving						0	0	0	0	0	0
	Retail - Other Retail						0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME						0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME						0	0	0	0	0	0
	Equity						0	0	0	0	0	0
	Collective Investments Undertakings (CIU)						0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total <sup>(3)</sup>										0		

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

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

BNG Bank N.V.

As of 31/12/2024

(mln 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 <sup>(1)</sup>														

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The 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 €0.4.

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











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

BNG Bank N.V.

As of 30/06/2025

(mln 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	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Total	[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Total		
	Other Central and eastern Europe countries non EEA																
	Middle East																
	Latin America and the Caribbean																
	Africa																
	Others <sup>(6)</sup>																

Notes and definitions

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(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 counterpart 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:

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The 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 €04.

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





2025 EU-wide Transparency Exercise

Forborne exposures

BNG Bank N.V.

	As of 30/09/2024					As of 31/12/2024					
	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 <sup>(2)</sup>		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 <sup>(2)</sup>		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 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	
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)						346	206	28	26	283	149
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						10	10	1	1	9	9
Non-financial corporations						336	196	27	25	274	140
of which: small and medium-sized enterprises						107	0	2	0	106	
Households						0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT						346	206	28	26	283	
Loan commitments given						21	12	0	0	21	12
QUALITY OF FORBEARANCE											
Loans and advances that have been forborne more than twice <sup>(3)</sup>						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>						0					

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

<sup>(2)</sup> 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.

<sup>(3)</sup> 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.

2025 EU-wide Transparency Exercise

Forborne exposures

BNG Bank N.V.

	As of 31/03/2025				As of 30/06/2025					
	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 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	
(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)					351	72	27	22	215	47
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					10	10	2	2	8	8
Non-financial corporations					341	63	25	20	207	39
of which: small and medium-sized enterprises					106	0	2	0	104	
Households					0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT					351	72	27	22	215	
Loan commitments given					30	5	0	0	10	5
<b>QUALITY OF FORBEARANCE</b>										
Loans and advances that have been forborne more than twice (1)					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.

2025 EU-wide Transparency Exercise  
Breakdown of loans and advances to non-financial corporations other than held for trading  
BNG Bank N.V.

(mln EUR)	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025								
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>
A Agriculture, forestry and fishing						0	0	0	0	0	0						0	0	0	0	0	0	0	0
B Mining and quarrying						0	0	0	0	0	0						0	0	0	0	0	0	0	0
C Manufacturing						9	0	0	9	0	0						8	0	0	8	0	0	0	0
D Electricity, gas, steam and air conditioning supply						665	5	5	665	0	0						652	6	6	652	-2	0	0	0
E Water supply						1,560	33	33	1,560	-2	0						1,714	0	0	1,714	0	0	0	0
F Construction						826	61	61	818	33	0						240	0	0	240	0	0	0	0
G Wholesale and retail trade						65	0	0	65	0	0						62	0	0	62	0	0	0	0
H Transport and storage						682	96	96	682	0	0						645	0	0	645	0	0	0	0
I Accommodation and food service activities						0	0	0	0	0	0						0	0	0	0	0	0	0	0
J Information and communication						91	27	27	91	3	0						89	27	27	89	-1	0	0	0
K Financial and insurance activities						48	0	0	48	0	0						52	0	0	52	0	0	0	0
L Real estate activities						51,997	136	136	51,828	0	0						54,224	182	182	54,078	31	0	0	0
M Professional, scientific and technical activities						448	0	0	448	-2	0						440	0	0	440	-2	0	0	0
N Administrative and support service activities						67	3	3	67	1	0						62	3	3	62	-1	0	0	0
O Public administration and defence, compulsory social security						0	0	0	0	0	0						0	0	0	0	0	0	0	0
P Education						92	0	0	92	0	0						128	0	0	128	0	0	0	0
Q Human health services and social work activities						4,894	60	60	4,894	11	0						4,840	60	60	4,840	10	0	0	0
R Arts, entertainment and recreation						61	0	0	61	0	0						56	0	0	56	0	0	0	0
S Other services						96	1	1	96	0	0						93	1	1	93	0	0	0	0
Loans and advances						61,601	424	424	61,423	53	0						63,305	276	276	63,159	46	0	0	0

<sup>(1)</sup> The 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 FINREP framework (template F 06.01), 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.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)