

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.



Leverage ratio

	(min 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		3,740		3,883	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition		3,740			C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		73,383		75,394	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		73,383			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		5.10%		5.15%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		5.10%			[A.2]/[B.2]	



As of 30/09/2024 REGULATION COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adj 3,442 3,586 Article SQ of CRR C 01.00 (+0130,±0010) Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR C 01.00 (+0200,±0010) -245 -111 Articles 4(117) and 26(1) point (e) of CRR Article 84 of CRR 0 0 C 01:00 (+0230,±0010) C 01.00 (40300 c0010) + C 01.00 (40340 c0010 -5 -5 Articles 411131, 2611 point b) and 27 of CRR. Articles 41151, 2611 point (b) and 27 point (a) of CCR -128 -111 C 01.00 (+0380,±0010) Articles 36(1) point (d), 40 and 159 of CRR C 01.00 (r0430,c0010) Articles 4(122), 36(1) point (g) and 44 of CRR 0 0 C 01.00 (r0480,z0010) 0 Articles 4(27), 36(1) point (N; 43 to 46, 49 (2) and (3) and 79 of CRR C 01.00 (+0500,±0010) 0 0 Articles 4(27): 36(1) point (I): 43, 45: 47: 48(1) point (b): 49(1) to (3) and 79 of CRR OWN FUNDS Transitional period (-) Amount exceding the 17.65% threshold C 01.00 (r0513,c0010) Article 36(1), point (m) and Article 47c CRR 0 0 Article 36(1), point (I) CRR C 01.00 (+0529,±0010) 0 C 01.00 (-0220,c0010) Articles 483(1) to (3), and 484 to 487 of CRR Transitional adjustments due to additional minority interests (+/-)
Other transitional adjustments to CET2 Capital (+/-) Articles 469 to 472, 478 and 481 of CRR 298 298 C 01.00 (10540,c0010) + C 01.00 (10670,c0010) 3,740 3,883 C 01.00 (10015,c0010) Article 25 of CRR 1,015 997 C 01.00 (+0750₂0010) Article 71 of CRR $\begin{array}{l} C = (0.100 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.0010 \,|\, 0.00100 \,|\, 0.00100 \,|\, 0.00100 \,|\, 0.00100 \,|\, 0.00100 \,|\, 0.00100 \,|\, 0.00100 \,|\, 0.00100 \,|\, 0.0$ 0 0 C 01.00 (+0880,r0010) + C 01.00 (+0900,r0010) + C 01.00 (+0960,r0010) 17,059 17,931 C 02:00 (-0010,r0010) Articles 92(3), 95, 96 and 98 of CRR 17.931 CA3 (1) 20.18% 21.92% 21.66% 21.66% 27.32% COMMON EQUITY TIER 1 CAPITAL (fully loaded) [A.3-A.1.12-A.1.21+MIN[A.2+A.1.12-A.2.2-A.2.4+MIN[A.4+A.2. A.4.2,0],0] 20.18% [0.1]/[8-0.1] 0

The fully based CTT rots is an estimate calculated based on bank's supervisory regarding. Therefore, any captal instruments that are not eligible from a regulatory point of view at the regarding data are not taken into account in this calculation.

Fully leaded CTT copial ratios estimation in based on the formulae stated in column "COEF COOS" —please note that this regist lead to difference to fully leaded CTT copial ratios published by the participating basis as, in their Paller I disclosures.

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The differences between the reference dates of 31 December 2024 and 31 March 2023 reflect not only the change in reporting period but also the impact of a new regulatory farmwook. Regulating subjustment (IVA) and, operational risk, market risk, and the introduction of the output floor (commonly referred to as CRES), restreed into floor on 3 January 2023.

The main changes reduced under 2023, compared to the provision periodic ferreaces, facility the incidental reduces and the resulting of superiodic and set of the super



Overview of Risk exposure amounts

		RW	<i>IA</i> s		
(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE
Credit risk (excluding CCR and Securitisations) ⁽¹⁾		14,664		13,206	C02.00 (1908-0, c0010) -[C07.00 (19090, c1220, s001) + C 07.00 (19110, c0220, s001) + C 07.00 (19130, c0220, s001) + C 08.01 (19040, c0360, s001) + C 08.01 (19040, s0010, s001
Of which the standardised approach		4,726		5,298	C 02.00 (r0060, c'0010)-(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, c'0010) - [c'08.01 (r0040, c0260, c022) + C'08.01 (r0050, c0260, s002) + C'08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach		9,938		7,908	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⁾		192		150	CDD (0008) CD23, 0001) - CD20 (0013) CD23, 0001) - CD 00 (0113) CD20, 0001) - CD 00 (10130, 0020) - CD 00 (101300, 0020) - CD 00 (101300, 0020) - CD 00 (101300, 0020) - CD 00 (
Credit valuation adjustment - CVA		54		71	C 02.00 (r0640, c0010)
Settlement risk		0		0	C 02.00 (n0490, c0010)
Securitisation exposures in the banking book (after the cap)		28		26	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ^(II)		159		166	C 02.00 (r0520, c0010) (+C 002.00 a (r755, c010) +C 002.00 a (r7770, c010))
Of which the standardised approach		159		166	C 02.00 (r0530, c0010)
Of which IMA		0		0	C 02.00 (r0580, c0010) +C 002.00.a (r755, c010)
Of which securitisations and resecuritisations in the trading book		0		0	C 19:00 (x0010), c8601)*12:5-C 20:00 (x0010;c0450)*12:5-MAN(C 24:00(x0010;c0090);C 24:00(x0010;c0100);C 24:00(x0010;c0100))*12:5
Large exposures in the trading book		0		0	C 02.00 (r0680, c0010)
Operational risk		1,961		2,340	C 02.00 (r0590, c0010)
Of which basic indicator approach		0			C 02.00 (r0600, c0010)
Of which standardised approach		1,961			C 02.00 (r0610, c0010)
Of which advanced measurement approach		0			C 02.00 (r0620, c0010)
Other risk exposure amounts ⁽⁵⁾		0		1,971	C 02.00 (106)0, c0010) + C 02.00 (106)0, c0010) - [C 002.00 a (1735, c010) + C 002.00 a (17770, c010)]
Total risk exposure amount pre-floor				17,931	
Floor adjustment				0	C 02.00 (n0035, c0010)
Total		17,059		17,931	

⁽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 Securifisations') section.

^[3] In response to changes to the reporting framework, certain RWEA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.



(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income		2,229		1,053
Of which debt securities income		109		69
Of which loans and advances income		1,643		833
Interest expenses		1,103		544
(Of which deposits expenses)		920		430
(Of which debt securities issued expenses)		178		104
(Expenses on share capital repayable on demand)		0		0
Dividend income		0		0
Net Fee and commission income		77		43
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		-18		4
Gains or (-) losses on financial assets and liabilities held for trading, net		106		55
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		3		0
Gains or (-) losses from hedge accounting, net		4		5
Exchange differences [gain or (-) loss], net		9		-5
Net other operating income /(expenses)		0		9
TOTAL OPERATING INCOME, NET		1,308		621
(Administrative expenses)		729		409
(Cash contributions to resolution funds and deposit guarantee schemes)		11		0
(Depreciation)		21		10
Modification gains or (-) losses, net		0		0
(Provisions or (-) reversal of provisions)		368		13
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		-4		-1
(Other provisions)		371		14
Of which pending legal issues and tax litigation ⁽¹⁾		30		0
Of which restructuring ¹		120		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)		-47		-6
(Financial assets at fair value through other comprehensive income)		0		0
(Financial assets at amortised cost)		-48		-7
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		7		1
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidaries, 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		219		194
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		144		138
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		144		138
Of which attributable to owners of the parent		144		138
(ii) Information available only as of end of the year				

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."



Total Assets: fair value and impairment distribution

de Volksbank N.V.

(min EUR)																		
(IIII EDN)		AS OT SU	/09/2024			AS OT 31	/12/2024			As of 31/0	13/2025			As of 30/	06/2025			
			Fair value hierarch	y			Fair value hierarchy				Fair value hierarch	у			Fair value hierarch	Y		
ASSETS:	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	References	
Cash, cash balances at central banks and other demand deposits					3,353								1,970				IAS 1.54 (i)	
Financial assets held for trading					476	0	476	0					421	6	414	1	IFRS 7.8(a)(ii);IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss					12	0	0	12					12	0	0	12	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)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income					3,928	3,893	0	35					4,213	4,181	8	25	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost					65,034								68,284				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting					1,665	0	1,665	0					1,509	0	1,509	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					-1,093								-1,227				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾					316								502					
					73,691								75,685				IAS 1.9(a), IG 6	

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

(min E	EUR)			As of 3	0/09/2024					As of 31/	12/2024					As of 31/0	3/2025					As of 30/1	16/2025			
		Gro	ss carrying amour	t ⁽²⁾	Ac	cumulated impairmer	nt ⁽²⁾	Gn	oss carrying amoun		Acc	umulated impairme	nt ⁽²⁾	Gro	ss carrying amount		Accu	mulated impairme	nt ⁽²⁾	Gro	ss carrying amoun	t ⁽²⁾	Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ^{BI}			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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	increase in credit	increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	initial	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	References
Financial assets at fair value through other								4,021	0	0	-4	0	0							4,290	0	0	-4	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	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								3,258	0	0	-2	0	0							4,083	0	0	-3	0	0	Annex V.Part 1.31, 44(b)
amortised cost								54,470	6,880	553	-34	-33	-78							58,045	5,724	559	-22	-40	-78	Annex V.Part 1.32, 44(a)

¹⁸ This table covers (FKS 9 specific information and as such only applies for (FKS reporting banks.

19 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.



Breakdown of liabilities

de Volksbank N.V.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Financial liabilities held for trading		509		943	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		67,832		69,507	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		664		462	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		405		323	IAS 37.10; IAS 1.54(I)
Tax liabilities		20		13	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		213		244	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		69,643		71,491	IAS 1.9(b);IG 6
TOTAL EQUITY		4,048		4,193	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		73,691		75,685	IAS 1.IG6

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



Breakdown of liabilities

de Volksbank N.V.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Derivatives			1,105		850	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
Short positions	Debt securities		0		0	Annex V.Part 1.31
	Central banks		0		350	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		1,401		1,903	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits		0		0	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations		1,626		1,423	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		47		55	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		2,418		2,325	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		2,331		2,245	ECB/2013/33 Annex 2.Part 2.9.1
	Households		52,108		53,628	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		45,748		46,882	Annex V.Part 1.42(f), 44(c)
Debt securities issued			10,319		10,404	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued		997		2,500	Annex V.Part 1.37
Other financial liabilities			28		26	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			69,005		70,912	



Market Risk de Volksbank N.V.

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	SA					ı	4									IM						
			VaR (Memoran	dum item)	STRESSED VaR	(Memorandum item)	MIGRATIC	AL DEFAULT AND IN RISK CAPITAL HARGE	ALL PRICE RISI	(S CAPITAL CHA	RGE FOR CTP		VaR (Memori	andum item)	STRESSED VaR (M	lemorandum item)	INCREMENT. AND MIGRA CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2024	As of 31/12/2024				As of 30/	09/2024									As of 31/12	/2024					
Traded Debt Instruments		159											0	0	0	0						
Of which: General risk		159											0	0	0	0						
Of which: Specific risk Equities		0											0	0	0	0						
Of which: General risk		0											0	0	0	0						
Of which: Specific risk		0											0	0	0	0						4
Foreign exchange risk		0											0	0	0	0						4
Commodities risk		0											0	0	0	0						i
Total		159											0	0	0	0	0	0	0	0	0	0
	As of 31/03/2025	As of 30/06/2025				As of 31/	03/2025									As of 30/00	/2025					
Traded Debt Instruments		166											0	0	0	0						
Of which: General risk		166											0	0	0	0						1
Of which: Specific risk		0											0	0	0	0						1
Equities		0											0	0	0	0						
Of which: General risk		0											0	0	0	0						1
Of which: Specific risk		0											0	0	0	0						
Foreign exchange risk		0											0	0	0	0						
Commodities risk Total		166											0	0	0	0	0		0	0	0	0
Total		166											0	0	0	0		U	0	0	ď	. 0

Market risk templete does not include CUI positions under the particular approach for position risk in CIU3 (Articles 188[1], 350 [3]; at 34 [2] at (188]; For internal model banks, it also does not include certain add ons imposed by the supervisor as part of the congoing review of internal models (Article 10 CER). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks are in the RWEA DVI template.

2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 30	/09/2024			As of 31/	12/2024	
	finin EUR. NI	Original Exposure (5)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions ⁽⁴⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽⁴⁾
	Central governments or central banks Resignal governments or local authorities					5,583 1,333	5,857 1,335	0 203	
	Public sector entities					1,482	1,276	42	
	Multilateral Development Sanks International Organisations					445 311	444 310	0	
	International Organisations Institutions					6,943	6,896	1,739	
	Corporates					2,617	2,311	1,811	
	of which: SME					36	34	26	
	Retail					833 422	540	351	
Consolidated data	of which: SME Secured by mortzages on immovable property and ADC exposures					422 1.084	307 1,066	175 431	
Consolidated data	of which: SME					1.082	1,065	429	
	Exposures in default					22	37	44	5
	Items associated with particularly high risk					0	0	0	
	Subordinated debt exposures					949	947	90	
	Covered bonds Claims on institutions and corporates with a ST credit assessment					949	947	93	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					20	16	16	
	Other exposures					329	329	288	
	Standardised Total (2)					22,015	21,365	4,918	75

					Standardise	nd Approach			
			As of 30	/09/2024			As of 31,	12/2024	
	(min EUR, No	Original Exposure ⁽³⁾	Exposure Value ^(b)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Esposure ⁽⁴⁾	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
NETHERLANDS	Cented gramments or center lambs graphical genoments or size alterative disciplination of the control of the control disciplination of the control of the control disciplination of th					3,520 82 293 0 0 485 1,324 36 827 422 1,083	3,780 85 188 0 0 442 1,061 34 537 307 1,065	0 3E 0 0 220 5E 26 34E 34E 430 430	
	of which DME Concession in definition and other and oth					1,081 85 0 296 0 0 8 329	1,054 35 295 0 0 3 3	429 42 0 30 0 0 3 3 288	49

					Standardise	d Approach			
			As of 30)	109/2024			As of 31/	12/2024	
	fmin EUR. 50	Original Exposure (5)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions ⁽⁴⁾	Original Exposure (4)	Exposure Value ^(q)	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND	Control development or united banks (Application of common or and articulation of common or and articulation (Application of common or and articulation (Application of common or and articulation or and articula					0 438 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 425 0 0 0 0 4,1315 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 155 150 150 150 150 150 150 150 150 15	0

					Standardise	tandardised Approach						
			As of 30	/09/2024			As of 31,	12/2024				
		Original Exposure (5)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions (2)			
GERMANY	Senior Spreaments or control haves Falle control and administra Falle control control Falle control control Falle control control Falle control Falle control Falle control Falle control Falle					501 113 0 0 586 141 0 0 0 0 0 0	501 115 872 0 0 586 11 0 0 0 0 0 0	0 0 0 0 277 15 0 1 0 0 0 0				

					Standardise	d Approach		Standardised Approach											
			As of 30,	09/2024			As of 31/	12/2024											
	fortis EUR. 10	Original Exposure (5)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁶⁹	Exposure Value (0)	Risk exposure amount	Value adjustments and provisions ⁽²⁾										
	Control accomments or control bands Resisted consummers or basis althrotten Polics state mellon Polics state mellon Indian state mellon Indian state					111 87 216 0 0 112 263 0 0	111 87 216 0 0 112 261 0	0 27 4 0 0 34 242 0											
FRANCE	Samuel by mortgage on immovable property and ACC expensions of which 2002 Expension in the fact of the professional profes					0 0 0 0 196 0 0	196 0 0 0 0 0 0	20 0 0	·										
	Standardised Total (5)																		



eba Banking Authority	2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach de Volksbank N.V.				Standardis				
			As of 30	109/2024	Amonom	и пруговог	As of 31,	12/2024	
		Original Exposure ⁽⁵⁾	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽⁴⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	(min.EUR, %) Central governments or central banks					199	199	0	
	Regional governments or local authorities Public sector entities					574	574	0	
	Public sector entities Multilateral Development Banks	_				0	0	0	
	International Organisations	_				0	0	0	
	Institutions Corporates	_				2 213	2 211	1 293	
	of which: SME	_				0		0	
	Retail	_				3	2	1	
BELGIUM	of which: SME Secured by mortrages on immovable property and ADC exposures	_				0	0	0	
BELGIUM	Secured by mortzanes on immovable property and ADC exposures of which: SME	_				1	1		
	Exposures in default	_				3	2	2	1
I	Items associated with particularly high risk						0		
I	Subordinated debt exposures Covered bonds					33	11	,	
	Claims on institutions and corporates with a ST credit assessment	_							
1	Collective investments undertakings (CIU)					0	0	0	
1	Equity					0		0	
	Other exposures					۰	0		
	Standardised Total (9)	Tarrier and the							1 2

Gledeal exposure, utilia Caposure value, in recorded before takine into account one effect due to credit consention factors or credit risk missation techniques lax, substitution effects.

Global exposure, utilia Caposure value, in recorded before takine into account on effects, and consenting the consenting of the consent of the con

		TOTAL PRINCE ASSESSMENT AND SE	DATE OF LEGISTA OF LOGISTICS	THE STATE OF THE S	on exposures out includes elements	Jean Int. Management.			
					Standardise	d Approach			
			As of 30,	/09/2024			As of 31,	12/2024	
		Original Exposure ⁽⁵⁾	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions [7]	Original Exposure (4)	Exposure Value (4)	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					445	444	0	
	International Organisations					311	310	0	
	Institutions							0	
	Corporates of which: SME							0	
	of which: SME Retail							0	
	of which: SME							0	
Other Countries	Secured by mortgages on immovable property and ADC exposures							0	
Other Countries	of which: SME							0	
	Exposures in default							0	
	Items associated with particularly high risk						0	0	
	Subordinated debt exposures								
	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	
	Standardised Total (F)								

| European | Banking | Banking | 2025 EU-wide Transparency Exercise | Credit Risk - Standardised Approach | de Volksbank N.V.

Control generation of control for the contro										
Consolidated data Cons						Standardised Approx	ach			
Consolidated data Consolidated Consolidated data Consolidated Consolidated Consolidated Consolidated Consolidated Consolidated					As of 31/03/2025			As of 30,	06/2025	
Consolidated data Consolidated Consolidated data Consolidated Cons			Original Exposure (1)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽⁶⁾	Original Exposure [1]	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions (4)
	Consolidated data	Central generation or central hards Seguing degeneration of an all articulars Statisticans of contrast of the seguing of the					1,274 1,496 499 490 9,001 2,386 5,001 1,507 1,606 1,606 0 0 0 0 20	1,275 2 1,184 493 493 8,972 2,216 2,226 2,23 1,313 1,421 47 0 1,088 0 0 0		50

					Standardised Approx	ich			
				As of 31/03/2025			As of 30	706/2025	
	(refor EUR, %)	Original Exposure (4)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁹⁾	Original Exposure (1)	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾
NETHERLANDS	Central generation of unitaria basis spinger of generations that and exhibition flexibilities of consequent leads standarder development leads standarde					2,224 77 72 92 943 1,256 25 25 1,000 1,000 1,000 1,000 0 0 0	14,664 77 131 0 0 0 1808 908 2 228 228 1,132 1,402 47 0 0 0 0 1,202 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 246 791 147 766 699 51 13 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total (3)								61

					Standardised Approx	xh			
				As of 31/03/2025			As of 30,	106/2025	
	feels GUR. 70	Original Exposure ⁽²⁾	Exposure Value ⁽¹⁾	Bisk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Flak exposure amount	Value adjustments and provisions (2)
SWITZERLAND	Control gamments or error basis Signal gamments of the of the basis Signal gamments of the of the basis Signal gamments of the of the basis Signal gamments of the office of the off					0 0 0 4,956 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰

					Standardised Approx	xh			
				As of 31/03/2025			As of 30,	06/2025	
	(refe EUR, No	Original Exposure (1)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions (P)
GERMANY	Committee of Commi					460 2466 845 845 945 947 947 947 947 947 947 947 947 947 947	480 266.6 965.0 0 7711 138 0 1 0 0 0 0 0 0 0	0 0 0 0 1800 1404 1 0 0 0 0 0 0	g

[Didginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion fraction or credit risk indigation techniques (e.g. substitution effects).
(3) Total value adjustments and provisions per country of counterprint recludes those for reconstrations exposure to bill modules general credit risk adjustments.

	No high street												
					Standardised Approx	ach							
				As of 31/03/2025			As of 30	06/2025					
	(min EUR. %)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾				
FRANCE	Contain assembled as another basis. Another assembler to the influence of the another basis					1120 2130 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1185 723 3186 0 931 941 941 941 941 941 941 941 941 941 94	0 0 0 140 140 0 0 0 0 0 0 0					
	Standardised Total (II)												



eba European Banking Authority	2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach de Vollabank N.V.				Standardised Appro				
				As of 31/03/2025	этапоагозно Аррго	acn	As of 30	/06/2025	
		Original Esposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁹¹	Original Exposure (1)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾
BELGIUM	Security of the control banks					153 700 0 0 120 200 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	183 7200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	

(I) Dispose aspouse, unlike Expanse value, in reported before taking this account any effect due to credit connection feature or credit risk indigations techniques (a.g. substitution effects).
(2) Testa raise adjustments and provisions per country of counterparty excludes them for accountation exposures but includes general credit risk adjustments.

				Standardised Appro	ich			
			As of 31/03/2025			As of 30	/06/2025	
frefe EUR. NJ	Original Exposure (1)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽⁵⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾
Control contro					0 0 4429 363 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 432 363 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Credit Risk - IRB Approach

de Volksbank N V

							IRB Ap	proach					
				As of 30,	/09/2024					As of 31/	12/2024		
		Original t	Exposure ⁽²⁾	Risk exposure Exposure Value ⁽³⁾		sure amount	Walue adjustments and provisions		Exposure ⁽³⁾	Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
	(min EUR, %)								Of which: defaulted			Of which: defaulted	
Consolidated data	Comprehense Compre							0 0 0 0 53,972 53,972 0 0 0	0 0 0 0 481 481 0 481 0	0 0 0 0 53,972 53,972 0 0 0 0	0 0 0 0 9,938 9,938 0 0 0 0	0 0 0 0 0 616 616 0 0 0 0	8 8
	Other non credit-obligation assets										0		

"IBB Total does not include the Securitisation position untilitie in the results price to the 2019 exercise.
"Only the most released countries are disclosed. These have been selected under the following ruler. Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quart

							IRB Ap	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original t	xposure ⁽³⁾	Exposure Value (3)	fisk expos	iure amount	Value adjustments and provisions	Original I		Exposure Value (I)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)											Of which: defaulted	
NETHERLANDS	Count in this cal or of an assessment of the Count of the							0 0 0 0 0 53,913 53,913 0 0 0 0	0 0 0 0 478 478 0 0 0	0 0 0 0 0 53,913 53,913 0 0 0 0	0 0 0 0 9,925 9,925 0 9,925 0	0 0 0 0 0 610 610 0 0 0 0	0 0 0 0 84 84 84 0 0
	Other non credit-obligation assets IRB Total												
	INV TOTAL	(1) Outstand supposes a											

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 Ap	proach					
				As of 30	/09/2024					As of 31/	12/2024		
		Original 5	xposure ⁽²⁾	Exposure Value (1)		sure amount	Value adjustments and provisions	Original I	hiposure ⁽⁵⁾	Exposure Value (I)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)											Of which: defaulted	
SWITZERLAND	Control Johns and control governments of Institutions Corporation - Of Which is specialized sending Corporation - Of Which is specialized sending Corporation - Of Which is specialized as Medial - Secured on and endow property. Medial - Secured on and endow property. Of Which John Medial - Secured on and endow property. Of Which John Medial - One finally Medial - Other Medial - Off Which John Medial - Other Medial - Off Which John Figure - Control Medial - Off Which Figure - Control Medial - O							0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

rininal exposure, unlike Exposure value, is recorded before takine into account any effect due to credit conversion factors or credit risk militation techniques (e.g. substitution effects) and PSIs from Q1 2025

						IRB Ap	proach					
			As of 30,	09/2024						12/2024		
	Original I	Exposure ⁽²⁾	Exposure Value (3)	flisk expo	sure amount	Value adjustments and provisions	Original I	Exposure (F)	Exposure Value (II)	Risk expo	sure amount	Value adjustments and provisions
(min EUR, %)												
Central basishand and central generations in translations Committee Section 1. Committee Sect							0 0 0 6 6 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
Other non credit-obligation assets												
IRB Total												

risinal exposure, unlike Exposure value. Is recorted before takine into account any effect due to credit conversion factors or credit risk mitiestion techniques (e

							IRB Ap	proach					
				As of 30,	/09/2024					As of 31,	12/2024		
		Original I	Exposure ⁽¹⁾	Exposure Value ⁽³⁾		sure amount	Value adjustments and provisions	Original	Exposure (II	Exposure Value (2)		olure amount	Value adjustments and provisions
	(min EUR, %)											Of which: defaulted	
FRANCE	Comb tables and stated assessments. The comb tables and stated assessments and compared compa							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets												
		71					and the second section of the section						

Original exposure, unlike Exposure value, is reported before taking into accoun Incl. RGLAs and PSEs from Q1 2025



Credit Risk - IRB Approach

de Volksbank N V

							IRB Ap	proach					
				As of 30	/09/2024					As of 31/	12/2024		
		Original I	Exposure ⁽¹⁾	Exposure Velue ⁽³⁾	fisk expo	sure amount	Value adjustments and provisions	Original E	xposure ⁽³⁾	Exposure Value (I)		sure amount	Value adjustments and provisions
	(min ELIR, %)		Of which: defaulted									Of which: defaulted	
BELGIUM	Control seals and control assumments of Composition Control Seals and Control Seals Composition Control Seals and Control Seals Market Search on an extent property Control Seals Control Control Seals Market Search on an extent property Control Seals Control Control Seals Market Seals Control Seals Control Seals Control Seals Market Seals Control Seals Cont							0 0 0 0 37 37 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 37 37 0 37	0 0 0 0 8 8 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets												

(i) 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 App	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original	Exposure ⁽¹⁾	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions	Original t	exposure (II	Exposure Value (2)	Risk expo	iure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Other Countries	Control basis and serving executations " Companies" Companies Com							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

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 effe

Credit Risk - IRB Approach

de Volksbank N 1

							IRB Ap	proach						
				As of 31	03/2025					As of 30/	06/2025			
		Original E	txposure ⁽¹⁾	Exposure Value ⁵⁰	Risk expo	ure amount	Value adjustments and provisions	Original I	prosure [5]	Exposure Value (1)	flisk expo	osure amount	Value adjustme	
	(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted		
Consolidated data	Front between and state communities of the Companies Companies of Which, Special lived Lending Companies of Which, Special lived Lending Companies of Which, Special lived Lending Companies of Which, Special Companies of the Com							0 0 0 0 0 56,161 56,161 0 0 0 0 0	0 0 0 0 0 474 474 0 474 0 0 0	0 0 0 0 43,034 43,034 0 0 0 0 0	0 0 0 7,908 7,908 0 0 0 0 0	0 0 0 0 537 537 0 0 0		
		1) Ougland angeouse, unlike deposement what, is reported before basing arise account any effect due to credit convenion factors or credit risk militage time schempous (e.g. substitution effects). 2) Intel Collabor and Prick for the COLL STATE of												

							IRB Ap	proach					
				As of 31	/03/2025					As of 30;	06/2025		
		Original t	teposure ⁽¹⁾	Exposure Value ⁵⁰		sure amount	Value adjustments and provisions	Original t	Exposure ^[4]	Exposure Value (1)	flisk expo	sure amount	Value adjustments and provisions
	(min EUR, %)												
NETHERLANDS	Control back and cented accomments. The Companies of Companies Com							0 0 0 0 56,201 56,201 0 56,201 0 0	0 0 0 0 470 470 0 470 0	0 0 0 0 42,980 42,980 0 42,980 0 0	0 0 0 0 0 7,896 7,896 0 7,896 0 0	0 0 0 0 0 531 531 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 30 80 0 0 0
	IRB Total												

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).

Incl. RGLAs and PSEs from 01 2025

							IRB Ap	proach					
				As of 31,	03/2025					As of 30;	06/2025		
		Original I	xposure ⁽³⁾	Exposure Value ⁽¹⁾		sure amount	Value adjustments and provisions	Original E		Exposure Value (1)		sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
SWITZERLAND	Control Services and control agreements in Control Services and Control							0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g., substitution effects), and ESFs from 01 2015.

As of \$1,00,70255								IRB Ap	proach					
Pageous Value Pageous Valu					As of 31,	/03/2025					As of 30;	06/2025		
Comparison of			Original		Exposure Value ⁽¹⁾		ure amount	Value adjustments	Original t	ixposure ^[2]	Exposure Value (1)		sure amount	Value adjustments
Comparison Com		(min EUR, %)		Of which: defaulted										
	GERMANY	Companies Of Which Specialized senting Specialized Specia							6 6 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

(1) Organi exposure, units Exposure value, is reported before taking into account any effect due to credit conversion factors or credit nike integration techniques (e.g. substitution effects).
(2) local RGAA and MSA from CQ 2025

							IRB Ap	proach					
				As of 31,	03/2025					As of 30	/06/2025		
		Original	kposure ^[1]	Exposure Value (2)		sure amount	Value adjustments and provisions	Original t	Exposure ⁽²⁾	Exposure Value (1)		osure amount	Value adjustments and provisions
	(min EUR, %)											Of which: defaulted	
FRANCE	Combit back and careful assessment ¹⁸ Hindings Comparison. O'Michol. Specialized anning Comparison. O'Michol. Specialized anning Comparison. O'Michol. Specialized anning Read Read Read. Secured on and careful approprix Read. Secured on one details approprix, O'Michol. SME Read. Own Period. O'Michol. SME Georgical Committee on Committee of Committee on C							0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRS 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 eff

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Credit Risk - IRB Approach

Act of 3104/225 Act of 310		Ī						IRB Ap	proach					
Committee Comm					As of 31,	03/2025					As of 30/	06/2025		
Commain habits and unreal assessment Commain habits			Original	Exposure (1)	Exposure Value (5)		ure amount		Original t	oposure ⁽²⁾	Exposure Value (1)		sure amount	
Description		(min EUR, %)		Of which: defaulted										
	BELGIUM	Institution Compension. Of Winds. Specialistic studing supports. Beart Second on one of each property. Of Winds. Special Resid. Special studies are not each property. Of Winds. Special Resid. Specialistic studies are of each property. Of Winds. Special Resid. Of Specialistic studies. Resid. Of Specialistic studies. Specialistic studies. Specialistic studies. Resid. Of Specialistic studies. Specialistic studies. Resid. Of Specialistic studies							0 0 0 0 38 38	0 0 0 0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0	36 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 4 4 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Control Acids and cored generormous Control Acids Contro								IR8 Ap	proach					
Comparison Com					As of 31,	/03/2025					As of 30;	06/2025		
Control Control Control Control Control Co			Original	Exposure ⁽¹⁾	Exposure Value ⁽²⁾		sure amount		Original I		Exposure Value (1)		sure amount	Value adjustments
Companies		(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Other Countries	Association of Companies Collection Specialized Leading Copposition - Of Which Specialized Leading Copposition Collection State Section Control Companies Collection State Section Control Con							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

				de Volksbank N.V. As of 31/12/2024										
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 0 25 10 58 10 8	0 0 25 10 58 10 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 25 10 58 10 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0		
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Belgium	115.0 115.0 30.0 40.0 0 0 45.0 161.1 2.5 2.7 2.7	109 115 390 40 46 157 26	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		109 0 0 0 46 146 25	0 115 390 40 0 0 11 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	·										
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Czech Republic	0 296 0 0 0 0 0 0 0 0	0 256 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 296 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Denmark	130	270	v			1270			0	U	Ü		
Total [0 - 3M [1 3M - 1Y 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Estonia													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [] 3M - 1Y [] 13Y - 2Y [] 2Y - 3Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Finland	26 26 26 36	0 0 0 26 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 26 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		0
[0 - 3M [France	36 46 57 57 106 107 107 42	30 40 57 30 104 153 0	0	000	0 15 13 30 48 98 0	30 25 44 0 56 55 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		22
[0 - 3M [Germany	15 88 236 399) 266 516 557	387 263 501 11	0	000000000000000000000000000000000000000	15 50 118 271 22 289 11	110 116 240 212 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Croatia													
[0 - 3M [[3 M - 1Y] [1 Y - 2Y] [2 Y - 3 Y] [3 Y - 5 Y] [5 Y - 10 Y] [10 Y - more Total	Greece													
Total [0 - 3M [3M - 17 [13 - 27 [12 - 27 [27 - 37 [33 - 57 [55 - 107 [107 - more Total	Hungary													
105a 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y SY - 10Y 10Y - more	Ireland	25 6 6 21	0 0 25 0 0 20 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0 20 0	0 0 25 0 0 0	000	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	C C C C C C C C C C C C C C C C C C C	
[0 - 3M [[3 M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10Y] [10 V - more	Italy	-	43	·		20	8							



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latvia													
[0 - 3M	Uthuania													
[0 - 3M [Luxembourg	3 8 20 0 9 85	0 3 8 19 0 57 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	6 3 5 5 6 44 6 7	0 0 0 0 13 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Netherlands	3 55 18 35 50 99 94 34	3 65 18 34 79 96 34	0 0 0 0	0	25 15 15 44 46 25 178	3 40 3 15 35 49 5	0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 375 0 0	0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland	333	3.29			176	150		Ü	Ü	0	3/3	0	30
10 - 3M	Portugal													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia													
[0 - 3M [Slovenia	0 0 0 0 3 3 3 3	0 0 0 0 0 31 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	21 22	0 0 0 0 10 10	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [Spain	21 22 94 212 6	0 0 32 23 96 210 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 33 6 9 210 (33	0 0 23 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		
[0-3M] 3M-1Y 1Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more Total	Sweden													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom													
[0 - 3M [3 M - 1Y [1 Y - 2Y [2 Y - 3Y [3 Y - 5Y [5 Y - 10Y [10 Y - more Total	Iceland													
Total Tota	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itiva fair valua	Darivativas witi	h negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of non-									-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y] [1Y - 2Y [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Canada	0 0 0 33	0 0 0 0 30 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [3M - 1Y	Hong Kong	2	30	·			·	Ü		·		·		
Total [0 - 3M[[3M - 3Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more	Japan	323 0 0 0	323 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	323 0 0 0 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0		
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total]	u.s.	323	323	0	0	C	323	0	0	o	o c	0	· ·	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	China													
Total [0 - 3M f] [3M - 1Y [[1Y - 2Y f] [2Y - 3Y f] [3Y - 5Y f] [5Y - 10Y f] [10Y - more Total	Switzerland	425 0 0 0 0 0 0 0 0	426 0 0 0 0 0 0	0 0 0 0 0	0 0 0	6	426 0 0 0 0 0 0 0 2	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	Other advanced economies non EEA	4.00	4.00	0	0		4.0	0	0	0				85



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2024							
						Dire	ct exposures							
	(min EUR)			On balance she	eet				Deriva	tives		Off balar	nce sheet	
						ssets by accounting portfolio		Derivatives with pos			n negative fair value	Off-balance sh	eet exposures	
					Non-derivative financial as	isets by accounting portiono		Derivatives with pos	itive fair value	Derivatives with	i negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Other Central and eastern Europe Countries non EEA													
[0 - 3M [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Middle East													
10 - 3M 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Latin America and the Caribbean													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Africa													
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Others ^(S)	9 31 14 18 101 85 53	9 31 14 18 103 86 50 310	0	C C C C C C C C C C C C C C C C C C C	9 31 14 18 103 86 50	0 0 0 0	000000000000000000000000000000000000000	0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Other 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

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Africa: Algeria, Egget, Morocco, South Africa, Angola, Benin, Botswara, Burkins Tava, Burundi, Cameroon, Cope Verde, Central African Republic, Chad, Comoros, Corego, The Democratic Republic, Of the Congo, Cohe D'hoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Bissan, Kenpp, Leostho, Liberia, Madaguscar, Malawi, Mauritius, Ma

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

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

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



General governments exposures by country of the counterparty

							de Volksbank N.V.							_
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Austria	0 35 0 59 10	0 0 35 0 59 10 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 35 0 59 10 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0	0	
[0-3M] [3M-1Y] [13Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	213 213 400 113 10 5 5 5 155 25	110 215 399 113 0 55 155 25	0		0 0 0 0 55 144 25 225	215 399 113 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		
[0 - 3M] [3M - 1Y] [17 - 2Y] [27 - 3Y] [37 - 5Y] [57 - 10Y] [10Y - more Total	Bulgaria	200	342	·								·		Ü
[0 - 3M [[3 M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10Y] [10 Y - more	Cyprus													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic	0 4 0 0 0	0 4 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	4	4	U		0	4			U	0	0		0
Total [0-3M[13M-17] 13M-17] [17-27] [27-37] [37-57] [57-107] [107-more Total	Estonia													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2025							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witi	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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 fail value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M	Finland	26 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	C 66 13 55 101 103 55	0 64 9 19 57 101 117 0 399	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(11 3 4 4 122	0 0 51 51 55 55 57 57 57 57 50 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0		4
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany	77 200 363 193 323 414 11 1.586	72 206 365 192 321 414	0 0 0 0	0	56 9 188 114 3: 27: 1: 765	21 112 112 113 114 115 115 115 115 115 115 115 115 115	0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Croatia	-												
	Greece													
Total [0 - 3M	Hungary													
Total	Ireland	25 6 7 20	0 255 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 255	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Italy		•	·		2	3			0				Ü



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y	Latvia													
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	5 5 5 5	0 0 27 0 0 57 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Malta			·					·	·		·	·	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	123 31 14 24 86 113 25	121 31 14 24 80 113 29 412	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 15 0 22 44 71 25 20	96 16 14 5 36 42 0 208	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 375 0 0	(c) (c) (c) (c) (c)	
Total [0 - 3M	Poland	412	412	0	0	204	208	0	0	0	0	375		30
Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-3Y] [3Y-5Y] [3Y-10Y] [10Y-more Total	Romania													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2025							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia													
[0 - 3M [Slovenia	0 0 0 0 0 33 3 3	0 0 0 0 0 31 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	21 22	0 0 0 0 10 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [Spain	0 33 34 24 174 6	0 33 34 24 174 6	0 0 0 0 0 6	000	() () () () () () () () () ()	0 0 24 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	tceland													
Total Tota	Liechtenstein													
Total	Norway													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non designative financial as	sets by accounting portfolio		Derivatives with pos	Ithus falr value	Dorberther with	n negative fair value	Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		incir serious d			Delitatives man pos		Scindard and	The galaction table			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia													
[0 - 3M [3M - 17 [17 - 27 [27 - 37 [37 - 57 [157 - 107 107	Canada	0 0 0 0 30 0	0 0 0 0 30 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan		0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	u.s.	0	0	0	0	C	0	0	0	o	0	0	· ·	0
Total [0 - 3M [China													
Total [0 - 3M	Switzerland	53 0 0 0 0	53 0 0 0 0 0	0 0 0 0	0 0 0 0	6	53 0 0 0 0 0	0 0 0 0 0	0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA	35	35	0	0		35	0	0	0	0	0		11



General governments exposures by country of the counterparty

de Malliebandi NIM

		de Volksbank N.V.												
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off balar	nce sheet	
						sets by accounting portfolio		Derivatives with pos			negative fair value	Off-balance sh	eet exposures	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	i negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
1073 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Middle East													
Total Tota	Latin America and the Caribbean													
[0-3M] [3M-17[[1Y-2Y] [2Y-3Y[[3Y-5Y] [5Y-10Y] [10Y-more	Africa													
Total [0 - 3M [3M - 17 [3M - 17 [12 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more]]]] Total	Others ^(S)	24 7 18 30 50 94 109	24 7 18 30 80 94 109	0 0 0 0 0		24 7 18 30 80 94 109	0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 learn receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Other 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

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Affices Agent, Egypt, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Agent, Agents, A

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



2025 EU-wide Transparency Exercise Performing and non-performing exposures de Volksbank N.V.

															Se Volkscheek N. V.															
							As of 20)	09/2024													As of 21	/12/2024								
	Grees carrying amoun													Collaterals and	Gross carrying a													Collaterals and		
		Of which performing Of which non-performing (*)					On performing exposures (*) On non-performing exposures (*)				financial guarantees received on non-		Of which performing		Of which non-performing (1)				On performing exposures ⁽²⁾		On non-performing ex	pocures ⁽⁸⁾		financial guarantees received on non-						
(min EUR)			Of which Stage 2	Of which performing but past due >30 days and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 ⁽¹⁾		Of which Stage 2		Of which stage 2	Of which Stage 2 (1)	performing exposures		Of wh		Of which performing but past due >30 day and <190 days	rys Of which Stage 2		2 Of which: defaulted Of which Stage 2		Of which Stag			Of which stage 2	Of which Stage 2 ⁽⁵⁾	performing exposures		
Cash balances at central banks and other demand deposits																2,319 2	219													
Debt securities (including at amortised cost and fair value)	_															7.279 7.	229													
Central banks																									0					
General governments																4.218 4	318						0 2							
Credit institutions																1.869 1	.869						0 2							
Other financial corporations																471	471						0 1							
Non-financial corporations																620	60						0 1							
Loans and advances(including at amortised cost and fair value)															١.	61.929 61.	366 6.8	10 10	e 551		\$57	551		22	79		78	467		
Central banks	_																													
General governments																780	790													
Credit institutions	_															6194 6	294													
Other financial corporations																316	316													
Non-financial corporations																1.849 1	790	10	2 50		59	50		4	29		29	11		
of which: small and medium-sized enterprises	_															684	er e	10						4	2					
of which: Loans collateralised by commercial immovable property																679	661	17			12						1 1	10		
Households	_														l .	52.7M 52	w (1]]					-	-	1 .			
of which: Loans collateralised by residential immovable property																	569 6.7] ;	470	477	3 9	24	21		21	446		
of which: Condition consumption															l '		-]]] ",] []	1 -		
DEST INSTRUMENTS other than HFT															l .	12,521 71,]]							1 1			
OFF-BALANCE SHEET EXPOSURES																,	632 1		- 33		307	351	. "				 	-		
OF BUILD SHEET EDOTORY	Miles de la dela consta	non-restriction execution of	Landa de la constante d'active	d for the second	F (2004) 20004												1			· ·	1 12		1							

2025 EU-wide Transparency Exercise Performing and non-performing exposures de Volksbank N.V.

																DE YORSONIE R.V.													
							As of 31	/03/2025													As of 30	0/06/2025							
	Gross carrying an								Accumulate	d impairment, accumula	sted negative changes	in fair value due to credi			Gross can	anying amount/ Nonikal amount								impairment, accumulat	ed negative changes in f	air value due to credit ri	kk and provisions ⁽⁴⁾	Collatorals and	
		Of which performing			Of which non-perform				On performing expos		On non-performing exposures (4)			Collaterals and financial guarantees received on non-	tees Of which performing Of		Of which non-performing (II)			On performing exposures (2)		On non-performing exp			financial guarantees received on non-				
(min SUR)			Of which Stage 2	Of which performing but past due >20 days and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 (5)		Of which Stage 2		Of which stage 2	Of which Stage 3 ⁽¹⁾	performing exposures	•		Of which Stag	Of which performs 2 but past due >20 do and <190 days	Ar R	Of which Stage 2	Of which: defaulted	Of which Stage 3 ⁽⁵⁾		Of which Stage 2		Of which stage 2		performing exposures	
Cash balances at central banks and other demand deposits																1.942 1.	H2												
Debt securities (including at amortised cost and fairvalue)																8,272 8.	172						,						
Central banks																			0	0									
General governments																2,687 2	187		0	0									
Credt institutions																2.476 2	126		0	0									
Other financial corporations																536	136			0									
Non-financial corporations																674	274		0	0									
Loans and advances (including at amortised cost and fair value)																64.345 63.		724	67 5	54		555		40	79		26	457	
Central banks																				0									
General governments																651	151		0	0									
Credit institutions																6405 6	135			0			,						
Other financial corporations																321	121			0						-			
Non-financial corporations																1920	15.6	97	1	25] ;		41	-	41		
of which: small and medium-sized enterprises																730	779	36		10					,	-	,	,	
of which: Loans collateralised by commercial immovable	erousts.															777	714	35						1		-			
Households																54.707 54		637] ,			-		400	
of which: Loans collateralised by residential immovable	****															9.82 91		527	76 4	72	6 477	400		11	30		31	0 442	
of which: Credit for consumption																	77		1 '] ",	-] .						
DEST INSTRUMENTS other than HFT																74.660 74				.]] .						
OFF-RALANCE SHEET EXPOSURES	_				1										-	3,317 3		20					- 7	,					
OFFICE SELF ENOUGHS	(N) Do the feliciti	n of non-performing exposu	nar niassa rafar to Artiria	474(2) of Septimina SUID	in \$25,730.12 (798)											4,417		~		1	· •		,		- 1	0			

(2) that the recommendation has been an experienced and the contraction of the contractio

[1] institutions report here the commutative amount of reported credit bases since in the report of resolution instruments under a time of the commutative amount of the related institution of the resolution institution of the recognition for the resolution institution of the recognition for the resolution institution of the recognition for the resolution institution of the recognition of the resolution institution of the recognition of the resolution institution of the recognition of the resolution in the recognition of the recognition of

which follows a sign convention based on a credit/febit convention, as explained in America, the same item (Accumulated Insparation (IU) 2021/451 - ITS on Supervisory reporting, Visewew, for the off-balance sheet instruments, the same item (Accumulated Insparation (IU) 2021/451 - ITS on Supervisory reporting, Visewew, for the off-balance sheet instruments, the same item (Accumulated Insparation (IU) 2021/451 - ITS on Supervisory reporting, Visewew, for the off-balance sheet instruments, the same item (Accumulated Insparation (IU) 2021/451 - ITS on Supervisory reporting, Visewew, for the off-balance sheet instruments, the same item (Accumulated Insparation (IU) 2021/451 - ITS on Supervisory reporting, Visewew, for the off-balance sheet instruments, the same item (Accumulated Insparation (IU) 2021/451 - ITS on Supervisory reporting, Visewew, for the off-balance sheet instruments, the same item (Accumulated Insparation (IU) 2021/451 - ITS on Supervisory reporting, Visewew, for the off-balance sheet instruments, the same item (IV) 2021/451 - ITS on Supervisory reporting, Visewew, for the off-balance sheet instruments, the same item (IV) 2021/451 - ITS on Supervisory reporting, Visewew, for the off-balance sheet instruments, the same item (IV) 2021/451 - ITS on Supervisory reporting, Visewew, for the off-balance sheet instruments, visewey, visewey, for the off-balance sheet instruments, visewey, visew

consusaments with the French right convention. This is because, passed on this lays convention, the provisions on enhancement confirmations are generally reported units a population (gr. [6] French laws 2011), the gross camping amount of such seats and accumulated impairment that are purchased or originated as in this impairment and included in the impairment stage, as it was the case in previous periods.



Forborne exposures

de Volksbank N.V.

ı			As of 30,	/09/2024				As of 31/	As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		to credit risk and	nges in fair value due	received on exposu	ancial guarantees res with forbearance sures	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	Collateral and fin received on exposul mea			
		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)							1,041	275	67	59	959	206		
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							66	55	38	38	15	8		
of which: small and medium-sized enterprises							18	10	2	1	15			
Households							975	220	29	21	944	198		
DEBT INSTRUMENTS other than HFT							1,041	275	67	59	959			
Loan commitments given							6	2	1	1	3	0		
QUALITY OF FORBEARANCE														
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

¹⁰ 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 RINREP Framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debic convention, as explained in Annex V, Part 1, Jan 19 and 10 f Regulation (EU) 2021/45-1 TS on Supervisory reporting, However, for the off-balance sheet instruments, the same time (Accumulated thanges in fair value due to credit risk and provisions) is disclosed consistently with the RINREP sign convention. This is because, based on this sign convention that is perconvention that is perconvention. This is because, based on this sign convention that is perconvention. This is because, based on this sign convention that is the provisions on of Phalance sheet commitments are generally reported with a positive sign.

10 In Information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits of Sky or above.



Forborne exposures

de Volksbank N.V.

		As of 31,	03/2025				As of 30/06/2025								
	ng amount of ith forbearance	to credit risk and	nges in fair value due	received on exposu	ancial guarantees res with forbearance sures	Gross carryin exposures w measures	g amount of ith forbearance	accumulated char to credit risk and	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures a)		ancial guarantees res with forbearance sures				
(min EUR)	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				
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)						995	250	64	55	918	185				
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						60	47	35	35	14	4				
of which: small and medium-sized enterprises						15	5	1	1	14					
Households						935	202	29	20	905	182				
DEBT INSTRUMENTS other than HFT						995	250	64	55	918					
Loan commitments given						6	1	1	1	3	0				
QUALITY OF FORBEARANCE															
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 (8)						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 is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debic incorrection, as opplained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the of Fabiliance sheet instruments, the same item (Recumulated damages in fair value due to credit risk and provisions); Is disclosed consistently with the FINREP convention. This is because, based on this sign convention, the provisions on on the Poblaance sheet commitments are generally reported with a positive sign. (Accumulated damages in fair value due to credit risk and provisions); Is disclosed consistently with the FINREP convention. This is because, based on this sign convention, the provisions on on the Poblaance 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 dassified 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 de Volksbank N.V.

													As of 31/03/2025							As of 30/06/2025					
	Grore carn	ying amount	As of 3	0/09/2024			Grore care	ying amount	As of	31/12/2024			Groer carn	ing amount	As of 31	1/03/2025			Gross carryin	n amount	As of 3	0/06/2025			
		Of which:		Of which loans		Accumulated negative		Of which:		Of which loans		Accumulated negative		Of which:		Of which loans		Accumulated negative	GIOZZ CHITYIN	Of which:		Of which loans		Accumulated negative	
				and advances	Accumulated	changes in fair value due to				and advances	Accumulated	changes in fair value due to				and advances	Accumulated	changes in fair value due to				and advances	Accumulated	changes in fair value due to	
		performir	of which:	subject to impairment	impairment (1)	credit risk on		performi	of which:	subject to impairment	impairment (1)	credit risk on		performin	of which:	subject to impairment	impairment (1)	credit risk on		performin	of which:	subject to impairment	impairment (1)	credit risk on	
(min EUR)			defaulted			non-performing exposures (1)			defaulted			non-performing exposures (1)			defaulted			non-performing exposures (1)			defaulted			non-performing exposures (1)	
A Agriculture, forestry and fishing							1		0	0 1		0							2	0		0 2	0	0	
B Mining and quarrying									0	0 0		0							0	0		0 0	0	0	
C Manufacturing							45		1	1 45		0							66	0		0 66	0	0	
D Electricity, gas, steam and air conditioning							754	3	9	39 754	35	0							687	40	4	0 687	33	. 0	
supply E Water supply									0										4						
										1		Ü							1	Ü] .		Ü	
F Construction							26		1	1 26		0							49	1		1 49	0	0	
G Wholesale and retail trade							36		1	1 36		0							84	1		1 84	1	0	
H Transport and storage							4		0	0 4		0							9	0		0 9	0	0	
I Accommodation and food service activities							2		0	0 2		0							7	0		0 7	0	0	
J Information and communication									0	0 4									4	0		0 4	0	0	
										4 417												3 292			
K Financial and insurance activities							417		1	4 41/	1								292	3		3 292	2		
L Real estate activities							265		2	2 265	1	0							284	2		2 284	2	0	
M Professional, scientific and technical activities							173		3	3 173	1	0							207	21	1	1 207	6	0	
N Administrative and support service activities							11		6	6 11		0							19	6		6 19	4	0	
O Public administration and defence, compulsory social security									0	0 0	c	0							0	0		0	0	0	
P Education							1		0	0 1									2	0		0 2		0	
Q Human health services and social work																									
activities							81	1		81	,	0							82	0		82		0	
R Arts, entertainment and recreation							28		0	0 28		0							34	0		0 34	0	0	
S Other services							2		1	1 2	c	0							3	1		1 3	0	0	
Loans and advances							1,849	5	9 :	59 1,849	46	0							1,830	75	1	5 1,830	48	0	

The Items' accomulated impairment' and "accomulated regative changes in fair value dust 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 gipn of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 115 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. 2.2) which shall pagin to the data transmissions to the Commission (European Parliament and of the Council (NACE rev. 2.1) that the Commission Implementing Regulation (EU) 2023/137 of 10 October 2023 (NACE rev. 2.2) in which can are asked to keep recepting the notation does have a read to be representing the notation does have for the Council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does have for the Council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does have for the Council (NACE rev. 2.1) in exhibition of the Council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does have a second to the council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does have a second to the council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does have a read to the proposed of the council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does not asked to keep recepting the notation of the council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation of the council (NACE rev. 2.1) in exhibition of the properties of the council (NACE rev. 2.1) in exhibition of