

## 2025 EU-wide Transparency Exercise

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.

## 2025 EU-wide Transparency Exercise

### Leverage ratio

de Volksbank N.V.

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		3,740		3,883	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition		3,740			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		73,383		75,394	C 47.00 (r0300,c0010)	
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]	

		(in EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CORE CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS		4,736		4,898	C-0.00 (0)0(0)(0)(0)	Article 43(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		3,442		3,586	C-0.00 (0)0(0)(0)(0)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,058		3,058	C-0.00 (0)0(0)(0)(0)	Articles 36(2) point (a) and 36, 27 to 29, 36(2) point (d) of CRR
	A.1.2	Retained earnings		5		0	C-0.00 (0)0(0)(0)(0)	Article 36(2) point (c), 36(2) and 36 (2) point (e) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		-67		-48	C-0.00 (0)0(0)(0)(0)	Articles 42(6), 36(2) point (b) and 36 (2) point (f) of CRR
	A.1.4	Other Reserves		245		-111	C-0.00 (0)0(0)(0)(0)	Articles 43(17) and 36(2) point (g) of CRR
	A.1.5	Funds for general banking risk		0		0	C-0.00 (0)0(0)(0)(0)	Articles 43(15), 36(2) point (f) and 36 (2) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 Capital		0		0	C-0.00 (0)0(0)(0)(0)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-16		-16	C-0.00 (0)0(0)(0)(0)	Articles 32 to 35 and 36 (2) point (h) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-5		-5	C-0.00 (0)0(0)(0)(0) + C-0.00 (0)0(0)(0)(0)	Articles 43(15), 36(2) point (b) and 37 of CRR; Articles 43(15), 36(2) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences, net of associated OTLs		0		0	C-0.00 (0)0(0)(0)(0)	Article 36(2) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses		-128		-111	C-0.00 (0)0(0)(0)(0)	Article 36(2) point (d), 40 and 100 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0		0	C-0.00 (0)0(0)(0)(0)	Articles 42(6), 36(2) point (b) and 61 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	C-0.00 (0)0(0)(0)(0)	Articles 43(15), 36(2) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	C-0.00 (0)0(0)(0)(0)	Article 36(2) point (l) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0		0	C-0.00 (0)0(0)(0)(0) + C-0.00 (0)0(0)(0)(0) + C-0.00 (0)0(0)(0)(0) - C-0.00 (0)0(0)(0)(0) - C-0.00 (0)0(0)(0)(0) - C-0.00 (0)0(0)(0)(0)	Articles 43(6), 36(2) point (f) (i) and 61(a) of CRR; Article 36(2) point (f) (ii), 36(2) point (f) (iii), 36(2) point (f) (iv) and 36(2) point (f) (v); Article 36(2) point (f) (vi) and 36(2) point (f) (vii); Article 36(2) point (f) (viii) and 36(2) point (f) (ix); Article 36(2) point (f) (x) and 36(2) point (f) (xi); Article 36(2) point (f) (xii) and 36(2) point (f) (xiii); Article 36(2) point (f) (xiv) and 36(2) point (f) (xv); Article 36(2) point (f) (xvi) and 36(2) point (f) (xvii); Article 36(2) point (f) (xviii) and 36(2) point (f) (xix); Article 36(2) point (f) (xx) and 36(2) point (f) (xxi); Article 36(2) point (f) (xxii) and 36(2) point (f) (xxiii); Article 36(2) point (f) (xxiv) and 36(2) point (f) (xxv); Article 36(2) point (f) (xxvi) and 36(2) point (f) (xxvii); 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<sup>(2)</sup> The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "CORE COE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks (e.g. in their Pillar 3 disclosures).

## 2025 EU-wide Transparency Exercise

## Overview of Risk exposure amounts

de Volksbank N.V.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) <sup>(1)</sup>		14,664		13,206	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach		4,726		5,298	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach		0		0	C 02.00 (r0230, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach		9,938		7,908	C 02.00 (r0110, 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) <sup>(2)</sup>		192		150	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA		54		71	C 02.00 (r0640, c0010)
Settlement risk		0		0	C 02.00 (r0490, 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) <sup>(3)</sup>		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 resecutitisations in the trading book		0		0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0001)*12.5 + MAX(C 24.00 (r0010, c0001), C 24.00 (r0010, c010), C 24.00 (r0010, c010))*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 <sup>(1)</sup>		0		1,971	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor				17,931	
Floor adjustment				0	C 02.00 (r0035, c0010)
Total		17,059		17,931	

<sup>(1)</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).<sup>(2)</sup> On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.<sup>(3)</sup> In response to changes to the reporting framework, certain RWA 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.

2025 EU-wide Transparency Exercise

P&L  
de Volksbank N.V.

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income		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
<b>TOTAL OPERATING INCOME, NET</b>		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 <sup>(1)</sup>		30		0
Of which restructuring <sup>2</sup>		120		0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>		0		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-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 subsidiaries, 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 subsidiaries, joint ventures and associates		0		0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0		0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>		219		194
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>		144		138
Profit or (-) loss after tax from discontinued operations		0		0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>		<b>144</b>		<b>138</b>
Of which attributable to owners of the parent		144		138

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

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

## 2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

de Volksbank N.V.

(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits					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)(i); 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)(i); 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(b); IFRS 9.4.1.3A	
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 1.2.2; Annex V Part 1.2.6	
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 <sup>(1)</sup>					316								502					
TOTAL ASSETS					73,691								75,685				IAS 1.9(a); IAS 6	

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

(mn EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	
Breakdown of financial assets by instrument and by counterparty sector <sup>(3)</sup>		Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities							4,021	0	0	-4	0	0							4,290	0	0	-4	0	0	Annex V Part 1.31, 44(b)
	Loans and advances							0	0	0	0	0	0							0	0	0	0	0	0	Annex V Part 1.32, 44(a)
								3,258	0	0	-2	0	0							4,083	0	0	-3	0	0	Annex V Part 1.31, 44(b)
Financial assets at amortised cost	Debt securities							54,470	6,880	553	-34	-33	-78							58,045	5,724	559	-22	-40	-78	Annex V Part 1.32, 44(a)
	Loans and advances																									

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

de Volksbank N.V.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading		509		943	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>		0		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		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 <sup>(1)</sup>		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(l)
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 <sup>(1)</sup>		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

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

## 2025 EU-wide Transparency Exercise

## Breakdown of liabilities

de Volksbank N.V.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives			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
	Debt securities		0		0	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits		0		0	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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	



2025 EU-wide Transparency Exercise  
Market Risk  
de Volksbank N.V.

(min EUR)	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
As of 30/09/2024	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		0											0	0	0	0						
Equities		0											0	0	0	0						
Of which: General risk		0											0	0	0	0						
Of which: Specific risk		0											0	0	0	0						
Foreign exchange risk		0											0	0	0	0						
Commodities risk		0											0	0	0	0						
Total		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 30/06/2025										
Traded Debt Instruments		166											0	0	0	0						
Of which: General risk		166											0	0	0	0						
Of which: Specific risk		0											0	0	0	0						
Equities		0											0	0	0	0						
Of which: General risk		0											0	0	0	0						
Of which: Specific risk		0											0	0	0	0						
Foreign exchange risk		0											0	0	0	0						
Commodities risk		0											0	0	0	0						
Total		166											0	0	0	0	0	0	0	0	0	0

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data	2025-EUR, %			5,507	5,817	0	0
	Central governments or central banks			1,333	1,335	103	
	Regional governments or local authorities			1,462	1,276	42	
	Public sector entities			465	444	0	
	Multilateral Development Banks			311	310	0	
	International Organisations			5,045	5,096	1,789	
	Institutions			2,617	2,311	1,811	
	Corporates			36	34	29	
	of which: SME			813	543	251	
	Real estate			422	367	175	
	Secured by mortgages on immovable security and AOC exposures			1,094	1,066	411	
	of which: SME			1,062	1,061	429	
	Exposures in default			88	17	46	50
	Exposures in default			0	0	0	
	Items associated with particularly high risk						
	Subordinated debt exposures						
	Covered bonds			940	947	95	
	Claims on institutions and corporates with a 1T credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			325	325	288	
	Standardised Total <sup>(4)</sup>			20,810	21,360	6,968	79

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

<sup>(2)</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NETHERLANDS	2025-EUR, %			1,570	1,780	0	0
	Central governments or central banks			81	81	0	
	Regional governments or local authorities			393	189	39	
	Public sector entities			0	0	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			486	442	120	
	Institutions			1,124	1,051	868	
	Corporates			36	34	29	
	of which: SME			827	517	246	
	Real estate			422	307	175	
	Secured by mortgages on immovable property and AOC exposures			1,081	1,064	439	
	of which: SME			1,061	1,064	429	
	Exposures in default			85	35	42	60
	Exposures in default			0	0	0	
	Items associated with particularly high risk						
	Subordinated debt exposures						
	Covered bonds			270	270	10	
	Claims on institutions and corporates with a 1T credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			320	320	288	
	Standardised Total <sup>(4)</sup>						68

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWITZERLAND	2025-EUR, %			438	438	0	0
	Central governments or central banks			0	0	0	
	Regional governments or local authorities			0	0	0	
	Public sector entities			0	0	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			4,317	4,315	585	
	Corporates			0	0	0	
	of which: SME			0	0	0	
	Real estate			0	0	0	
	Secured by mortgages on immovable property and AOC exposures			0	0	0	
	of which: SME			0	0	0	
	Exposures in default			0	0	0	0
	Exposures in default			0	0	0	
	Items associated with particularly high risk						
	Subordinated debt exposures			0	0	0	
	Covered bonds			0	0	0	
	Claims on institutions and corporates with a 1T credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			0	0	0	
	Standardised Total <sup>(4)</sup>						4

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY	2025-EUR, %			505	505	0	0
	Central governments or central banks			115	115	0	
	Regional governments or local authorities			872	872	0	
	Public sector entities			0	0	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			386	386	227	
	Corporates			161	151	115	
	of which: SME			0	0	0	
	Real estate			0	0	0	
	Secured by mortgages on immovable property and AOC exposures			0	0	0	
	of which: SME			0	0	0	
	Exposures in default			0	0	0	0
	Exposures in default			0	0	0	
	Items associated with particularly high risk			0	0	0	
	Subordinated debt exposures						
	Covered bonds			117	117	14	
	Claims on institutions and corporates with a 1T credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			0	0	0	
	Standardised Total <sup>(4)</sup>						4

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

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

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE	2025-EUR, %			111	111	0	0
	Central governments or central banks			87	87	17	
	Regional governments or local authorities			216	216	4	
	Public sector entities			0	0	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			112	112	34	
	Institutions			263	261	142	
	Corporates			0	0	0	
	of which: SME			0	0	0	
	Real estate			0	0	0	
	Secured by mortgages on immovable property and AOC exposures			0	0	0	
	of which: SME			0	0	0	
	Exposures in default			0	0	0	0
	Exposures in default			0	0	0	
	Items associated with particularly high risk			0	0	0	
	Subordinated debt exposures						
	Covered bonds			116	116	20	
	Claims on institutions and corporates with a 1T credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			0	0	0	
	Standardised Total <sup>(4)</sup>						4

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

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

Standardised Approach								
As of 30/09/2024				As of 31/12/2024				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
BELGIUM	2025 EUR '000							
	Central governments or central banks				209	209	0	
	Regional governments or local authorities				246	246	0	
	Public sector entities				0	0	0	
	Multilateral Development Banks				0	0	0	
	International Organisations				0	0	0	
	Institutions				2	2	1	
	Corporates				210	211	209	
	of which: SME				0	0	0	
	Real estate				0	0	0	
	of which: SME				0	0	0	
	Secured by mortgages on immovable property and AOC exposures				0	0	0	
	of which: SME				1	1	0	
	Exposures in default				0	0	0	
	Items associated with particularly high risk				0	0	0	2
	Subordinated debt exposures				0	0	0	
	Credited losses				31	31	0	
	Claims on institutions and corporates with a ST credit assessment				0	0	0	
	Collective investments undertakings (CIU)				0	0	0	
	Equity				0	0	0	
	Other exposures				0	0	0	
	Standardised Total <sup>(4)</sup>				0	0	0	2

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

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

Standardised Approach								
As of 30/09/2024				As of 31/12/2024				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Other Countries	2025 EUR '000							
	Central governments or central banks				0	0	0	
	Regional governments or local authorities				0	0	0	
	Public sector entities				0	0	0	
	Multilateral Development Banks				466	466	0	
	International Organisations				311	310	0	
	Institutions				0	0	0	
	Corporates				0	0	0	
	of which: SME				0	0	0	
	Real estate				0	0	0	
	of which: SME				0	0	0	
	Secured by mortgages on immovable property and AOC exposures				0	0	0	
	of which: SME				0	0	0	
	Exposures in default				0	0	0	
	Items associated with particularly high risk				0	0	0	0
	Subordinated debt exposures				0	0	0	
	Credited losses				0	0	0	
	Claims on institutions and corporates with a ST credit assessment				0	0	0	
	Collective investments undertakings (CIU)				0	0	0	
	Equity				0	0	0	
	Other exposures				0	0	0	
	Standardised Total <sup>(4)</sup>				0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
Consolidated data	Central governments or central banks					8,579	16,806	0	
	Regional governments or local authorities					1,274	1,375	11	
	Public sector entities					1,426	1,184	34	
	Multilateral Development Banks					403	403	0	
	International Organisations					383	383	0	
	Institutions					8,021	8,072	2,188	
	Corporates					2,158	2,258	1,718	
	of which: SME					0	0	0	
	Retail					458	230	140	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property and ADC exposures					1,806	1,513	787	
	of which: SME					1,507	1,421	699	
	Exposures in default					97	47	51	50
	Items associated with particularly high risk								
	Subordinated debt exposures					0	0	0	
	Covered bonds					1,090	1,088	109	
	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					602	602	0	
	Standardised Total <sup>(3)</sup>					25,393	25,812	5,449	79

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. Those have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries related by original exposure, whichever is the best option.

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
NETHERLANDS	Central governments or central banks					2,234	11,454	0	
	Regional governments or local authorities					72	71	0	
	Public sector entities					382	151	30	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					943	898	246	
	Corporates					1,234	905	711	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property and ADC exposures					1,806	1,513	786	
	of which: SME					1,507	1,420	689	
	Exposures in default					97	47	51	50
	Items associated with particularly high risk								
	Subordinated debt exposures					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					20	16	39	
	Other exposures					602	602	0	
	Standardised Total <sup>(3)</sup>					662	662	0	68

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
SWITZERLAND	Central governments or central banks					0	0	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					4,304	4,304	977	
	Corporates					0	0	0	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property and ADC exposures					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Subordinated debt exposures					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total <sup>(3)</sup>					0	0	0	2

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
GERMANY	Central governments or central banks					463	463	0	
	Regional governments or local authorities					246	246	0	
	Public sector entities					845	845	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					711	711	188	
	Corporates					105	105	144	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property and ADC exposures					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Subordinated debt exposures					0	0	0	
	Covered bonds					137	137	14	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total <sup>(3)</sup>					0	0	0	2

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
FRANCE	Central governments or central banks					139	139	0	
	Regional governments or local authorities					71	71	0	
	Public sector entities					189	188	4	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					581	581	185	
	Corporates					279	277	141	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property and ADC exposures					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Subordinated debt exposures					0	0	0	
	Covered bonds					271	270	27	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total <sup>(3)</sup>					0	0	0	2

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

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

2025 EUR %

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
BELGIUM	Central governments or central banks					281	281	0	
	Regional governments or local authorities					786	786	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					309	309	31	
	Corporates					200	198	188	
	of which: SME					0	0	0	
	Retail					0	1	1	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property and ADC exposures					0	0	0	
	of which: SME					0	0	0	
	Exposures in default								0
	Items associated with particularly high risk								
	Subordinated debt exposures					0	0	0	
	Covered bonds					0	0	7	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total <sup>(3)</sup>								3

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

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

2025 EUR %

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
Other Countries	Central governments or central banks					0	0	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					407	407	0	
	International Organisations					363	363	0	
	Institutions					0	0	0	
	Corporates					0	0	0	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property and ADC exposures					0	0	0	
	of which: SME					0	0	0	
	Exposures in default								0
	Items associated with particularly high risk								
	Subordinated debt exposures					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total <sup>(3)</sup>								0

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

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

IBS Approach										
As of 30/09/2024					As of 31/12/2024					
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	(in EUR, %)									
	Central banks and central governments <sup>(3)</sup>				0	0	0	0	0	0
	Institutions				0	0	0	0	0	0
	Corporates				0	0	0	0	0	0
	Corporates - Of Which: Specialized Lending				0	0	0	0	0	0
	Corporates - Of Which: SME				0	0	0	0	0	0
	Retail				53,972	481	53,972	9,938	656	86
	Retail - Secured on real estate property				53,972	481	53,972	9,938	656	86
	Retail - Secured on real estate property - Of Which: SME				0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME				53,972	481	53,972	9,938	656	86
	Retail - Qualifying Revolving				0	0	0	0	0	0
	Retail - Other Retail				0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME				0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME				0	0	0	0	0	0
	Equity				0	0	0	0	0	0
Collective Investments Undertakings (CIU)										
Other non-credit obligation assets										
IBS Total <sup>(4)</sup>										

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup>incl. MGAs and PDs from Q3 2023<sup>(3)</sup>IBS Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.<sup>(4)</sup>Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of test quarter

IBS Approach										
As of 30/09/2024					As of 31/12/2024					
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NETHERLANDS	(in EUR, %)									
	Central banks and central governments <sup>(3)</sup>				0	0	0	0	0	0
	Institutions				0	0	0	0	0	0
	Corporates				0	0	0	0	0	0
	Corporates - Of Which: Specialized Lending				0	0	0	0	0	0
	Corporates - Of Which: SME				0	0	0	0	0	0
	Retail				53,913	478	53,913	9,925	650	84
	Retail - Secured on real estate property				53,913	478	53,913	9,925	650	84
	Retail - Secured on real estate property - Of Which: SME				0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME				53,913	478	53,913	9,925	650	84
	Retail - Qualifying Revolving				0	0	0	0	0	0
	Retail - Other Retail				0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME				0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME				0	0	0	0	0	0
	Equity				0	0	0	0	0	0
Collective Investments Undertakings (CIU)										
Other non-credit obligation assets										
IBS Total										

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup>incl. MGAs and PDs from Q3 2023

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

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup>incl. MGAs and PDs from Q3 2023

IBS Approach										
As of 30/09/2024					As of 31/12/2024					
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	(in EUR, %)									
	Central banks and central governments <sup>(3)</sup>				0	0	0	0	0	0
	Institutions				0	0	0	0	0	0
	Corporates				0	0	0	0	0	0
	Corporates - Of Which: Specialized Lending				0	0	0	0	0	0
	Corporates - Of Which: SME				0	0	0	0	0	0
	Retail				6	0	6	1	0	0
	Retail - Secured on real estate property				0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME				0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME				6	0	6	1	0	0
	Retail - Qualifying Revolving				0	0	0	0	0	0
	Retail - Other Retail				0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME				0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME				0	0	0	0	0	0
	Equity				0	0	0	0	0	0
Collective Investments Undertakings (CIU)										
Other non-credit obligation assets										
IBS Total										

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup>incl. MGAs and PDs from Q3 2023

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

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).<sup>(2)</sup>incl. MGAs and PDs from Q3 2023

		IRR Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
BELGIUM	(in EUR, %)										
	Central banks and central governments <sup>(1)</sup>						0	0	0	0	0
	Residential						0	0	0	0	0
	Corporates						0	0	0	0	0
	Corporates - Of Which: Specialized Lending						0	0	0	0	0
	Corporates - Of Which: SME						0	0	0	0	0
	Retail						37	2	37	8	4
	Retail - Secured on real estate property						37	2	37	8	4
	Retail - Secured on real estate property - Of Which: SME						0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME						37	2	37	8	4
	Retail - Qualifying Revolving						0	0	0	0	0
	Retail - Other Retail						0	0	0	0	0
	Retail - Other Retail - Of Which: SME						0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME						0	0	0	0	0
Equity							0	0	0	0	
Collective Investments Undertakings (CIU)											
Other non-credit obligation assets											
IRR Total											

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

<sup>(2)</sup> Incl. RGAs and PDAs from Q1 2025

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

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

<sup>(2)</sup> Incl. RGAs and PDAs from Q1 2025

IRB Approach									
As of 31/03/2025					As of 30/06/2025				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments <sup>(3)</sup>				0	0	0	0	0
	Institutions				0	0	0	0	0
	Corporates				0	0	0	0	0
	Corporates - Of Which: Specialised Lending				0	0	0	0	0
	Corporates - Of Which: SME				0	0	0	0	0
	Retail				56,161	474	43,034	7,908	537
	Retail - Secured on real estate property				56,161	474	43,034	7,908	537
	Retail - Secured on real estate property - Of Which: SME				0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME				56,161	474	43,034	7,908	537
	Retail - Qualifying Revolving				0	0	0	0	0
	Retail - Other Retail				0	0	0	0	0
	Retail - Other Retail - Of Which: SME				0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME				0	0	0	0	0
Equity					0	0	0	0	0
	Collective Investments Undertakings (CIU)				0	0	0	0	0
	Other non credit-obligation assets				0	0	0	0	0
IRB Total <sup>(4)</sup>							7,908		

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

(2) Incl. RGA's and P&amp;Ls from Q2 2025

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

(4) Only the most relevant countries are disclosed; these have been selected under the following rule: Countries of controversy covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

IRB Approach									
As of 31/03/2025					As of 30/06/2025				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments <sup>(3)</sup>				0	0	0	0	0
	Institutions				0	0	0	0	0
	Corporates				0	0	0	0	0
	Corporates - Of Which: Specialised Lending				0	0	0	0	0
	Corporates - Of Which: SME				0	0	0	0	0
	Retail				56,161	470	42,980	7,896	531
	Retail - Secured on real estate property				56,161	470	42,980	7,896	531
	Retail - Secured on real estate property - Of Which: SME				0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME				56,161	470	42,980	7,896	531
	Retail - Qualifying Revolving				0	0	0	0	0
	Retail - Other Retail				0	0	0	0	0
	Retail - Other Retail - Of Which: SME				0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME				0	0	0	0	0
Equity					0	0	0	0	0
	Collective Investments Undertakings (CIU)				0	0	0	0	0
	Other non credit-obligation assets				0	0	0	0	0
IRB Total									

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

(2) Incl. RGA's and P&amp;Ls from Q2 2025

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

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

(2) Incl. RGA's and P&amp;Ls from Q2 2025

IRB Approach									
As of 31/03/2025					As of 30/06/2025				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments <sup>(3)</sup>				0	0	0	0	0
	Institutions				0	0	0	0	0
	Corporates				0	0	0	0	0
	Corporates - Of Which: Specialised Lending				0	0	0	0	0
	Corporates - Of Which: SME				0	0	0	0	0
	Retail				6	0	5	2	0
	Retail - Secured on real estate property				6	0	5	2	0
	Retail - Secured on real estate property - Of Which: SME				0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME				6	0	5	2	0
	Retail - Qualifying Revolving				0	0	0	0	0
	Retail - Other Retail				0	0	0	0	0
	Retail - Other Retail - Of Which: SME				0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME				0	0	0	0	0
Equity					0	0	0	0	0
	Collective Investments Undertakings (CIU)				0	0	0	0	0
	Other non credit-obligation assets				0	0	0	0	0
IRB Total									

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

(2) Incl. RGA's and P&amp;Ls from Q2 2025

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

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

(2) Incl. RGA's and P&amp;Ls from Q2 2025



		IRB Approach									
		As of 31/03/2025				As of 30/06/2025					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
BELGIUM	(in EUR, %)										
	Central banks and central governments <sup>(3)</sup>					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					0	0	0	0	0	0
	Corporate - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporate - Of Which: SME					0	0	0	0	0	0
	Retail					38	2	36	8	4	0
	Retail - Secured on real estate property					38	2	36	8	4	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					38	2	36	8	4	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
Security						0	0	0	0	0	0
Collective Investments Undertakings (CIU)						0	0	0	0	0	0
Other non credit-obligation assets						0	0	0	0	0	0
IRB Total											

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

(2) Incl. RSLAs and PSEs from Q2 2025

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

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

(2) Incl. RSLAs and PSEs from Q2 2025

## 2025 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

de Volksbank N.V.

**As of 31/12/2024**

[illegible]

### 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

de Volksbank N.V.

As of 31/12/2024

[illegible]

## 2025 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

de Volksbank N.V.

As of 31/12/2024

[illegible]

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

de Volksbank N.V.

As of 31/12/2024

[illegible]

[illegible]

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

de Volksbank N.V.

As of 31/12/2024

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Other Central and eastern Europe countries non EEA													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Middle East													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Latin America and the Caribbean													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Africa													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Others <sup>(2)</sup>	9	9	0	0	0	9	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		31	31	0	0	0	31	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		14	14	0	0	0	14	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		18	18	0	0	0	18	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		103	103	0	0	0	103	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		86	86	0	0	0	86	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		53	50	0	0	0	50	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		312	310	0	0	0	310	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

## 2025 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

de Volksbank N.V

As of 30/06/2025

(min EUR)		As of 30/06/2025																	Risk weighted exposure amount
		Direct exposures																	
		On balance sheet								Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Nominal	Provisions				
				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								
[ 0 - 3m ]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3m - 1y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1y - 2y ]		35	35	0	0	0	35	0	0	0	0	0	0	0	0	0	0		
[ 2y - 3y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3y - 5y ]		59	59	0	0	0	59	0	0	0	0	0	0	0	0	0	0		
[ 5y - 10y ]		10	10	0	0	0	10	0	0	0	0	0	0	0	0	0	0		
[ 10y - more ]	4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0			
Total		111	110	0	0	0	110	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3m ]	Belgium	215	215	0	0	0	215	0	0	0	0	0	0	0	0	0	0		
[ 3m - 1y ]		400	399	0	0	0	399	0	0	0	0	0	0	0	0	0	0		
[ 1y - 2y ]		113	113	0	0	0	113	0	0	0	0	0	0	0	0	0	0		
[ 2y - 3y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3y - 5y ]		55	55	0	0	0	55	0	0	0	0	0	0	0	0	0	0		
[ 5y - 10y ]		216	216	0	0	0	216	0	0	0	0	0	0	0	0	0	0		
[ 10y - more ]	25	25	0	0	0	25	0	0	0	0	0	0	0	0	0	0			
Total		963	963	0	0	0	738	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3m ]	Bulgaria																		
[ 3m - 1y ]																			
[ 1y - 2y ]																			
[ 2y - 3y ]																			
[ 3y - 5y ]																			
[ 5y - 10y ]																			
[ 10y - more ]																			
Total																			
[ 0 - 3m ]	Cyprus																		
[ 3m - 1y ]																			
[ 1y - 2y ]																			
[ 2y - 3y ]																			
[ 3y - 5y ]																			
[ 5y - 10y ]																			
[ 10y - more ]																			
Total																			
[ 0 - 3m ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3m - 1y ]		4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0		
[ 1y - 2y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2y - 3y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3y - 5y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5y - 10y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10y - more ]	4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0			
Total		4	4	0	0	0	0	4	0	4	0	0	0	0	0	0	0		
[ 0 - 3m ]	Denmark																		
[ 3m - 1y ]																			
[ 1y - 2y ]																			
[ 2y - 3y ]																			
[ 3y - 5y ]																			
[ 5y - 10y ]																			
[ 10y - more ]																			
Total																			
[ 0 - 3m ]	Estonia																		
[ 3m - 1y ]																			
[ 1y - 2y ]																			
[ 2y - 3y ]																			
[ 3y - 5y ]																			
[ 5y - 10y ]																			
[ 10y - more ]																			



## 2025 EU-wide Transparency Exercise

de Volksbank N.V.

As of 30/06/2025

[illegible]

## 2025 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

de Volksbank N.V.

As of 30/06/2025

[illegible]

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

de Volksbank N.V.

As of 30/06/2025

[illegible]

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

de Volksbank N.V.

As of 30/06/2025

		As of 30/06/2025												Risk weighted exposure amount
		Direct exposures												
(min EUR)		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Australia													
Total														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Canada	0 0 0 0 0 30 0	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 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 0 0	0 0 0 0 0 0 0	0
Total		30	30	0	0	30	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Hong Kong													
Total														
[ 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	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 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	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 ]	U.S.													
Total														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	China													
Total														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ]	Switzerland	53 0 0 0 0 0 0	53 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	53 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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		53	53	0	0	0	53	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													
Total														

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

de Volksbank N.V.

As of 30/06/2025

		As of 30/06/2025													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
				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				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Other Central and eastern Europe countries non EEA														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Middle East														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Latin America and the Caribbean														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Africa														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Others <sup>(2)</sup>	24	24	0	0	24	0	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		7	7	0	0	7	0	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		18	18	0	0	18	0	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		30	30	0	0	30	0	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		80	80	0	0	80	0	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		94	94	0	0	94	0	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		109	109	0	0	109	0	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		363	363	0	0	363	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

	As of 30/09/2024											As of 30/09/2024																		
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collateral and financial guarantees received on non-performing exposures						
	Of which performing			Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>				Of which performing			Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>									
		Of which stage 2	Of which performing not past due 180 days and <180 days		Of which stage 2	Of which defaulted	Of which stage 1 <sup>(4)</sup>		Of which stage 2		Of which stage 2		Of which stage 1 <sup>(4)</sup>		Of which stage 2	Of which performing not past due 180 days and <180 days		Of which stage 2	Of which defaulted	Of which stage 1 <sup>(4)</sup>		Of which stage 2			Of which stage 2	Of which stage 1 <sup>(4)</sup>				
	(2024 Q3)																													
Cash balances at central banks and other demand deposits															3,219	3,219	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)															7,279	7,279	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments															4,330	4,330	0	0	0	0	0	0	2	0	0	0	0	0	0	
Credit institutions															1,889	1,889	0	0	0	0	0	0	2	0	0	0	0	0	0	
Other financial corporations															471	471	0	0	0	0	0	0	1	0	0	0	0	0	0	
Non-financial corporations															620	620	0	0	0	0	0	0	1	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)															61,923	61,365	6,886	104	927	0	927	521	67	20	76	0	76	0	467	
Central banks															0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments															780	780	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions															6,194	6,194	0	0	0	0	0	0	2	0	0	0	0	0	0	
Other financial corporations															316	316	0	0	0	0	0	0	1	0	0	0	0	0	0	
Non-financial corporations															1,880	1,790	90	2	90	0	90	0	8	20	0	30	0	11	0	
of which: small and medium sized enterprises															680	671	10	2	11	0	11	0	4	2	0	7	0	11	0	
of which: Loans collateralised by commercial immovable property															673	661	12	2	12	0	12	0	4	1	0	10	0	10	0	
Households															12,780	12,285	6,761	100	890	0	890	494	55	20	40	0	76	0	466	0
of which: Loans collateralised by residential immovable property															12,047	11,549	6,710	97	470	0	470	470	50	20	31	0	76	0	466	0
of which: Credit for consumption															80	79	21	1	1	0	0	0	0	0	1	0	1	0	0	
OVER INDEBTEDNESS other than NFI															70,101	70,041	6,886	104	927	0	927	521	70	20	76	0	76	0	467	0
NET BALANCE SHEET exposures															8,490	8,492	116	12	0	12	12	0	2	3	0	3	0	3	0	0

<sup>(1)</sup>For the definition of non-performance measures please refer to Article 174 of Regulation (EU) No 575/2013 (CRD)

<sup>(2)</sup>Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet measures.

<sup>(3)</sup>Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses in the value due to credit risk for financial instruments measured at fair value through profit or loss other than NFI and provisions for off-balance sheet measures.

<sup>(4)</sup>For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with 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 IFRS9 framework (paragraph 18.20 / 18.25), which follows a sign convention based on a credit/loss convention, as explained in Annex 1 Part 1 paragraph 12 and 13 (paragraph 12.1/13.1). It is to be understood that, however, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the credit/loss convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with positive sign.

(5) From June 2025, the gross carrying amount of assets and accumulated impairments that are purchased or originated in credit impairment or risk mitigation are not included in the impairment stage, as it was the case in previous periods.

### 2025 EU-wide Transparency Exercise

(H) For the off-balance sheet items, accumulated impairments and accumulated revaluations in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets; a negative sign convention, information is disclosed with the opposite sign of what it reports according to the IFRS framework paragraph 28(a)(v) or 28(b)(v) which follows a sign convention based on a credit/default convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2013/654 – ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same Item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FVNRGP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(I) From June 2021, the excess capital amount of assets and accumulated impairments that was purchased or originated or credit committed at initial recognition were included in the investment state, so it was the case in previous periods

## 2025 EU-wide Transparency Exercise

### Forborne exposures

de Volksbank N.V.

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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
(mln EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)							0	0	0	0	0	0
Central banks							0	0	0	0	0	
General governments							0	0	0	0	0	
Credit institutions							0	0	0	0	0	
Other financial corporations							0	0	0	0	0	
Non-financial corporations							0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)							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 <sup>(3)</sup>							0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>							0					

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

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

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



## 2025 EU-wide Transparency Exercise

Forborne exposures

de Volksbank N.V.

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)							0	0	0	0	0	0
Central banks							0	0	0	0	0	
General governments							0	0	0	0	0	
Credit institutions							0	0	0	0	0	
Other financial corporations							0	0	0	0	0	
Non-financial corporations							0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)							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 (1)							0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)							0					

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

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

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

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

(mln EUR)	As of 30/09/2024					As of 31/12/2024							As of 31/03/2025					As of 30/06/2025						
	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>				
	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment											
A Agriculture, forestry and fishing						1	0	0	1	0	0						2	0	0	2	0	0		
B Mining and quarrying						0	0	0	0	0	0						0	0	0	0	0	0		
C Manufacturing						45	1	1	45	0	0						66	0	0	66	0	0		
D Electricity, gas, steam and air conditioning supply						754	39	39	754	35	0						687	40	40	687	33	0		
E Water supply						0	0	0	0	0	0						1	0	0	1	0	0		
F Construction						26	1	1	26	0	0						49	1	1	49	0	0		
G Wholesale and retail trade						36	1	1	36	0	0						84	1	1	84	1	0		
H Transport and storage						4	0	0	4	0	0						9	0	0	9	0	0		
I Accommodation and food service activities						2	0	0	2	0	0						7	0	0	7	0	0		
J Information and communication						4	0	0	4	0	0						4	0	0	4	0	0		
K Financial and insurance activities						417	4	4	417	4	0						293	3	3	293	2	0		
L Real estate activities						265	2	2	265	2	0						284	2	2	284	2	0		
M Professional, scientific and technical activities						173	3	3	173	2	0						207	21	21	207	6	0		
N Administrative and support service activities						11	6	6	11	3	0						19	6	6	19	4	0		
O Public administration and defence, compulsory social security						0	0	0	0	0	0						0	0	0	0	0	0		
P Education						1	0	0	1	0	0						2	0	0	2	0	0		
Q Human health services and social work activities						81	0	0	81	0	0						82	0	0	82	0	0		
R Arts, entertainment and recreation						28	0	0	28	0	0						34	0	0	34	0	0		
S Other services						2	1	1	2	0	0						3	1	1	3	0	0		
Loans and advances						1,849	59	59	1,849	46	0						1,830	75	75	1,830	48	0		

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

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