

# **2023 EU-wide Stress Test**

<b>Bank Name</b>	de Volksbank N.V.
LEI Code	724500A1FNICHSDF2I11
<b>Country Code</b>	NL



## **2023 EU-wide Stress Test: Summary**

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	858	1,226	1,333	1,352	856	855	852
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	34	17	17	17	173	13	13
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-49	-23	-75	-111	-323	-182	-236
Profit or (-) loss for the year	191	275	376	363	-144	-82	-116
Coverage ratio: non-performing exposure (%)	12.76%	13.25%	12.23%	12.29%	15.44%	14.24%	14.84%
Common Equity Tier 1 capital	3,101	3,168	3,253	3,323	2,865	2,756	2,582
Total Risk exposure amount (all transitional adjustments included)	15,306	15,906	17,007	17,568	17,791	21,482	25,794
Common Equity Tier 1 ratio, %	20.26%	19.92%	19.13%	18.91%	16.10%	12.83%	10.01%
Fully loaded Common Equity Tier 1 ratio, %	20.26%	19.92%	19.13%	18.91%	16.10%	12.83%	10.01%
Tier 1 capital	3,399	3,466	3,551	3,620	3,162	3,054	2,879
Total leverage ratio exposures	71,716	71,716	71,716	71,716	71,716	71,716	71,716
Leverage ratio, %	4.74%	4.83%	4.95%	5.05%	4.41%	4.26%	4.01%
Fully loaded leverage ratio, %	4.74%	4.83%	4.95%	5.05%	4.41%	4.26%	4.01%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	20.26%						

IFRS 9 transitional arrangements?	No



#### 2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposi	ire values			Risk expos	ure amounts						1		
			-IRB	F-	-IRB	A-I	RB	E	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EU	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks		) (	0	0	0	0	0	0	0	0	0	0	0	e	3 -
	Central governments		0	0	0	0	0	0	0	0	0	0	0	0		j -
	Institutions		) (	0	0	0	0	0	0	0	0	0	0	0		) -
	Corporates		) (	0	0	0		0	0	0	0		0			a -
	Corporates - Of Which: Specialised Lending		) (	0	0	0	0	0	0	0	0	0	0			J -
	Corporates - Of Which: SME		) (	0	0	0	0	0	0	0	0	0	0	0		) -
	Retail	49,75			0	7,881	554	0	0	47,392	2,360	462	44	33	. 29	9 6.2
	Retail - Secured on real estate property	49,75	462	0	0	7,881	554	0	0	47,392	2,360	462	44	33	. 29	9 6.2
de Volksbank N.V.	Retail - Secured on real estate property - Of Which: SME		) (	0	0	0		0	0	0	0		0			a -
de voiksballk IV.V.	Retail - Secured on real estate property - Of Which: non-SME	49,75	462	. 0	0	7,881	554	0	0	47,392	2,360	462	44	33	29	9 6.2
	Retail - Qualifying Revolving		) (	0	0	0		0	0	0	0	0	0			a -
	Retail - Other Retail		) (	0	0	0		0	0	0	0		0			a -
	Retail - Other Retail - Of Which: SME		) (	0	0	0		0		0	0	0	0		. 0	) -
	Retail - Other Retail - Of Which: non-SME		) (	0	0	0		0	0	0	0	0	0			J -
	Equity		) (			0				0	0		0			a -
	Securitisation															
	Other non-credit obligation assets		) (			0				0	0		0			J -
	IRB TOTAL	49,75	462	. 0	1 0	7,881	554		0	47,392	2,360	462	44	33	29	9 6,229

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	FI	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	l-
	Retail	49,684		0	0	7,871	548	0	0	47,329	2,354	459	44	33	29	6.23%
	Retail - Secured on real estate property	49,684	458	0	0	7,871	548	0	0	47,329	2,354	459	44	33	29	6.23%
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
INE I FIERLANDS	Retail - Secured on real estate property - Of Which: non-SME	49,684	458	0	0	7,871	548	0	0	47,329	2,354	459	44	33	29	6.23%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Equity	0	0			0	0			0	0	0	0	0		-
	Securitisation															
	Other non-credit obligation assets	0	0	,		0	0			0	0	0	0	0	- 0	I-
	IRB TOTAL	49,684	458	0	0	7,871	548	0	0	47,329	2,354	459	44	33	29	6.23%

<sup>\*</sup> Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



## 2023 EU-wide Stress Test: Credit risk IRB de Volksbank N.V.

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(mh ELR, %))	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	0	0		0	0		-	0	0	0	0	0	0	-	0	0		0			0 -
	Central governments	0	0		0	0		) -	0	0	0	0	0	0	-	0	0					0 -
	Institutions	o o	o o		0	0		) -	0	0	0	ō	0	0		0	0		0			ó -
	Corporates	0	0		0	0		) -	0	0	0	0	0	0	-	0	0					0 -
	Corporates - Of Which: Specialised Lending	0	0		0	0		-	0	0	0	0	0	0		0	0		0			0 -
	Corporates - Of Which: SME	0	0		0	0		-	0	0	0	0	0	0		0	0		0			0 -
	Retail	46,730 46,730	2,620	86	5 22	24	7.	8,48%	46.121	2,764	1.330	35	26	113	8,48%	45,457	2,793	1.965	34	26	164	54 8
	Retail - Secured on real estate property	46,730	2,620	86	5 22	24	7.	8.48%	46,121	2,764	1,330	35	26	113	8.48%	45,457	2,793	1,965	34	26	164	34 8
de Volksbank N.V.	Retail - Secured on real estate property - Of Which: SME	0	0		0	0	_	-	0	0	0	0	0	0		0	0	) (	0			0 -
de voiksbalik iv.v.	Retail - Secured on real estate property - Of Which: non-SME	46,730	2,620	86	5 22	24	7.	8.48%	46,121	2,764	1,330	35	26	113	8.48%	45,457	2,793	1,965	34	26	164	54 8.
	Retail - Qualifying Revolving	0	0		0	0		-	0	0	0	0	0	0		0	0		0			0 -
	Retail - Other Retail	0	0		0	0	_	-	0	0	0	0	0	0		0	0	) (	0			0 -
	Retail - Other Retail - Of Which: SME	0	0		0	0		) -	0	0	0	0	0	0		0	0		0		. 0	0 -
	Retail - Other Retail - Of Which: non-SME	0	0		0	0		-	0	0	0	0	0	0	-	0	0	) (	0			0 -
	Equity	0	0		0	0	_	-	0	0	0	0	0	0		0	0	) (	0			0 -
	Securitisation																					
	Other non-credit obligation assets	0	0		0	0		) -	0	0	0	0	0	0	-	0	0		0			0 -
	IRB TOTAL	46,730	2,620	865	5 22	24	73	8.48%	46,121	2,764	1,330	35	26	113	8.48%	45,457	2,793	1,965	34	26	164	4 8.3

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	_		) (		0	0	0	0	0	0		0	0	0	0	0		, -
	Central governments	0	0	0			) (			0	0	0					0		0	0		, -
	Institutions	0	0	0			0	-	0	0	0	0	0	0	-	0	0	0	0	0		
	Corporates	0	0	0			) (	-	0	0	0	0	0	0		0	0	0	0	0		4*
	Corporates - Of Which: Specialised Lending	0	0	0			) (	-	0	0	0	0	0	0		0	0	0	0	0		4*
	Corporates - Of Which: SME			0			) (	-		0		0		0			0			0		4
	Retail	46,666			2.	24	7.	8.48%	46,058	2,759	1,325	35	26	112	8.47%	45,394	2,788	1,959	34	26	163	8.33%
	Retail - Secured on real estate property	46,666	2,614	861	2.	24	7.	8.48%	46,058	2,759	1,325	35	26	112	8.47%	45,394	2,788	1,959	34	26	163	8.33%
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0							0		0		0	-	45 204	2.700	0		0		
NETTIEREARDS	Retail - Secured on real estate property - Of Which: non-SME	46,666	2,614	861	22	24	73	8.48%	46,058	2,759	1,325	35	26	112	8.47%	45,394	2,788	1,959	34	26	163	8.33%
	Retail - Qualifying Revolving	0	0	0			) (	-	0	0	0	0	0	0		0	0	0	0	0		4*
	Retail - Other Retail	0	0	0			) (	-	0	0	0	0	0	0		0	0	0	0	0		4*
	Retail - Other Retail - Of Which: SME	0	0	0			) (		0	0	0	0		0	-	0	0	0	0	0		4
	Retail - Other Retail - Of Which: non-SME	0	0	0			) (	-	0	0	0	0		0		0	0	0	0	0		4-
	Equity	0	0	0				-		0		0		0		0	0	0	0	0		4-
	Securitisation																					
	Other non-credit obligation assets	0	0	0			) (			0	0	0					0		0	0	0	, -
	IRR TOTAL	46.666	2.614	861	22	1 24	. 73	8.48%	46.058	2.759	1.325	35	26	112	8.47%	45.394	2.788	1.959	34	26	163	8.33%

<sup>\*</sup> Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



## 2023 EU-wide Stress Test: Credit risk IRB de Volksbank N.V.

												Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min BLR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	0	0	0	0	0		-	0	0	0	0		0 0	-		0		0 0	0		0 -
	Central governments	0	0	0	0	0		-	0	0	0	0		0 0	-		0		0 0	0		0 -
	Institutions	0	0	0	0	0	0	-	0	0	0	0		0 0	-		0		0 0	0		0 -
	Corporates	0	0	0	0	0	0	) -	0	0	0	0		0 0	1 -		0		0 0	0		0 -
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0		0 0	-		0		0 0	0		0 -
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0		0 0	-		0		0 0	0		0 -
	Retail	46,647	2,658	910	56	245	91	10.01%	45,447	3.028	1.740	77	276	5 187	10.75%	44.113	3.188	2.91	4 68	3 290	325	5 1
	Retail - Secured on real estate property	46,647	2,658	910	56	245	91	10.01%	45,447	3,028	1,740	77	276	5 187	10.75%	44,113	3,188	2,91	4 68	3 290	325	5
de Volksbank N.V.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0		0 0	-		0		0 0	0		0 -
de voiksbalik iv.v.	Retail - Secured on real estate property - Of Which: non-SME	46,647	2,658	910	56	245	91	10.01%	45,447	3,028	1,740	77	276	5 187	10.75%	44,113	3,188	2,91	4 68	3 290	325	5
	Retail - Qualifying Revolving	0	0	0	0	0		) -	0	0	0	0		0 0	-		0		0 0	0		0 -
	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0		0 0	-		0		0 0	0		0 -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	) -	0	0	0	0		0	-		0		0	0		0 -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0		0 0	-		0		0 0	0		0 -
	Equity	0	0	0	0	0	0	-	0	0	0	0		0	-		0		0 0	0		0 -
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	) -	0	0	0	0		0 0	-		0		0 0	0 0		0 -
	IRB TOTAL	46,647	2.658	910	56	245	91	10.01%	45,447	3.028	1,740	77	276	5 187	10.75%	44,113	3,188	2.91	4 68	290	325	5 11

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0		0		) -	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0		0		) -	0	0	0	0	0	0	-	0	0	0		0	0	+
	Institutions	0	0	0		0		) -	0	0	0	0	0	0		0	0	0	0	0		-
	Corporates - Of Which: Specialised Lending	0	0	0		0		) -	0	0	0	0		0		0	0	0		0		-
	Corporates - Of Which: SME Corporates - Of Which: SME	0	0	0				) -	0	0	0	0		0	-	0	0	0		0		
	Corporates - Or Which: SME	46,584	2 652	0		344		10.01%	45 385	2.022	1 734	- 0	276	107	10 76%	44.053	2 192	2 907	- 0	200	224	11.15%
	Retail - Secured on real estate property	46,584				244	91	10.01%	45 385	3,023	1,734	77	276	107	10.76%	44,053			60	209	324	11.15%
	Retail - Secured on real estate property - Of Which: SME	10,301	2,002	0.00	,	211		10.0170	0	3,023	1,7,54		0	107	10.7070	11,033	3,102	1,207	0.0	0	321	
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	46 584	2.652	906	9	244	91	10 01%	45 385	3 023	1 734	77	276	187	10.76%	44 053	3 182	2 907	68	289	324	11.15%
	Retail - Qualifying Revolving	0	0	0				) -	0	0	0	0	0	0		0	0,102	0	0	0		-
	Retail - Other Retail	0	0	0		0		) -	0	0	0	0	0	0		0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0				) -	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0		0		-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Equity	0	0	0		0		-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0		0		) -	0	0	0	0	0	0		0	0	0	0	0	0	-
	IRB TOTAL	46,584	2,652	906	51	244	91	10.01%	45,385	3,023	1,734	77	276	187	10.76%	44,053	3,182	2,907	68	289	324	11.15%

<sup>\*</sup> Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



### 2023 EU-wide Stress Test: Credit risk STA de Volksbank N.V.

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	8.310		0	0	8.310	0	0	0	0	0	0.00%
	Central governments	2.555		122	0	1.297	0				0	0.00%
	Regional governments or local authorities	800		65	0	635	19		0		0	0.00%
	Public sector entities	1.042		33		808						0.00%
	Multilateral Development Banks	494				361						0.00%
	International Organisations	202										0.00%
	Institutions	6.495		1,629		5.687			5			0.00%
	Corporates	1.948	23	1,592	23	1.364	23	48	3		25	52.38%
	of which: SME		- 4	6	5	7	2				3	40.50%
	Retail	150	- 4	94	5	118	36		2	3	12	
de Volksbank N.V.	of which: SME	106	3	61	4	97	12		2	2	2	42.38%
	Secured by mortgages on immovable property	965	29	517	38	880	95		5	5	- 6	17.08%
	of which: SME	962	29	514	38	877	95	35	5	5	- 6	17.08%
	Items associated with particularly high risk	0		0	0	0			0	0	0	0.00%
	Covered bonds	556		56	0	418				0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0			0	0	0	0.00%
	Collective investments undertakinos (CIU)	1		6	0	1			0	0	0	0.00%
	Equity	- 11		- 11	0	0			0	0	0	0.00%
	Securitisation											
	Other exposures	312		251	0	234	0		0		0	0.00%
	Standardised Total	23,840	56	4,376	66	20,111	172	97	17	8	43	43.75%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)		Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	8.310	0	0	0	8.310	0	0	0	0	0	0.00%
	Central governments	1.045	0	122	0	782	0		0		0	0.00%
	Regional governments or local authorities	123	0	0	0	103	19		0		0	0.00%
	Public sector entities	155		31		155						0.00%
	Multilateral Development Banks	0	0	0	0	0	0		0		0	0.00%
	International Organisations	0	0	0	0	0	0		0		0	0.00%
	Institutions	735		223		560	0		1	0		0.00%
	Corporates	889	22	761	22	555	16	45	2		25	53,28%
	of which: SME	8	3	6	4	7	2	6	0		3	45.12%
AUTOM UTDAY AAADO	Retail	149	- 4	93	5	117	35			2	11	77.19%
NETHERLANDS	of which: SME	106	3	60	4	97	12	5	2	2	2	42.37%
	Secured by mortgages on immovable property	964	28	517	37	879	95	33	5	5	6	16.88%
	of which: SME	960	28	513	37	876	95	33	5	5	6	16.88%
	Items associated with particularly high risk	0	0	0	0	0			0	0		0.00%
	Covered bonds	164		16	0	135						0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0			0	0		0.00%
	Collective investments undertakings (CIU)		0	5	0	1			0	0		0.00%
	Equity	- 11	0	11	0	0			0		0	0.00%
	Securitisation											
	Other exposures	312		251	0	234	0	0	0	0		0.00%
	Standardised Total	12,858	53	2,030	64	11,831	165	94	10		41	43.96%

### 2023 EU-wide Stress Test: Credit risk STA de Volksbank N.V.

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Contral banks	8,300	10					40,00%	8.282			0	0	0	40.00%	8,258	50	2	0	0		40
	Central governments	1,278	15					40.00%	1,260			0	2	0	40.00%	1,242	52	2	0	1		40.
	Regional governments or local authorities	614	39					40.00%	595	59		0	0	0	40.00%	576	77		0	0		40.1
	Public sector entities	782	25				1	60,00%	761	45	2	0	- 1	1	60.00%	742	63	2	0	2		60.0
	Multilateral Development Banks	328	32					60,00%	326	34			0		60.00%	321	39	1	0			60.0
	International Organisations							0.00%		0			0	0	0.00%	0	0	0	0			0.0
	Institutions	5.421	259				4	60,00%	5.383	290	13	3	4	8	60.00%	4,864	773	50	3	17	30	60.0
	Corporates	1.322	53	60			30	50,75%	1.288	74	72	3	2	35	47,91%	1.256	93	86	3	3	39	45.8
	of which: SME	4		5			4	52,15%		3	10		0	5	48,71%	2	2	11	0			46.8
	Retail	124	26	18			14	74.01%	124	22	22	0	1	15	67.29%	124	20	24	0	1	15	62.6
de Volksbank N.V.	of which: SME	91	16	8			4	45.69%	86	17	11	0	1	4	39.94%	83	18	13	0	0	9	36.7
	Secured by mortgages on immovable property	845	114	51			10	19.92%	817	124	68	6	1	12	17.47%	800	125	84	6	10	15	22.6
	of which: SME	843	113	50			10	19.91%	816	123	67	6	1	12	17.41%	799	125	82	6	10	15	22.6
	Items associated with particularly high risk	0					0	20.65%	0	0		0	0	0	21.46%	0	0	0	0	0		22.9
	Covered bonds	402	15					60.00%	398	19			0	0	60.00%	393	23		0	0	1	60.0
	Claims on institutions and corporates with a ST credit assessment	0						0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.0
	Collective investments undertakings (CIU)	1						20.65%	1	0		0	0	0	21.46%	0	0		0	0		22.5
	Equity	0						0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.0
	Securitisation																					
	Other exposures	231	- 2					22.40%	229	3		0	0	0	21.26%	228	5	1	0	0		30.0
	Standardised Total	19,649	593	139		8	60	42.92%	19,465	733	182	14	12	72	39.63%	18.803	1.321	256	13	35	109	30.0 42.6

	i											Baseline Scenari	0									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	8,300	10		0			40,00%	8.282	26	1		0	0	40,00%	8,258	5	2	0	0		40.009
	Central governments	781	1		0			40.00%	780	2			0	0	40.00%	779		3 (	0			40.009
	Regional governments or local authorities	103	19		0			40.00%	103	19			0	0	40.00%	103		0	0			40.009
	Public sector entities	155	0					60.00%	155				0		60.00%	154						60.009
	Multilateral Development Banks		0					0.00%	0	0			0	0	0.00%	0			0			0.009
	International Organisations				0			0.00%	0	0			0	0	0.00%	0		) (	0			0.009
	Institutions	538	21					60.00%	532	27	1		1		60.00%	524	33	3	0	1	1	60.009
	Corporates	536	28	5		1	26	52.86%	522	37	59		1	30	50,74%	508	4	1 65	1	1	32	49.029
	of which: SME	4	3		0			55.71%	3	3	9		0	4	51.14%	2		2 10	0			48.769
	Retail	123	26	11	0	1	13	72.91%	123	22	21		1	14	66.11%	123	21	24	0	1	15	61.479
NETHERLANDS	of which: SME	91	16		0			45.68%	86	17	11		1	- 4	39.93%	83	11	13	0		9	36.779
	Secured by mortgages on immovable property	844	113	46	1	1	10	19.52%	816	124	66		1	11	17.13%	799	125	82	6	10	15	22.459
	of which: SME	842	113	46	1		. 10	19.51%	815	123	65	- 6	1	11	17.06%	798	12	81	6	10	18	22.459 22.509
	Items associated with particularly high risk		0		0			20.65%	0	0	0		0	0	21.46%	0		0	0	0		
	Covered bonds	130	5					60,00%	129	6			0	0	60,00%	127		3 (				60.009
	Claims on institutions and corporates with a ST credit assessment		0		0	0		0.00%	0	0	0		0	0	0.00%	0		0	0	0		0.009
	Collective investments undertakings (CIU)				0	0		20.65%	0	0	0		0	0	21.46%	0		0	0	0		22.509
	Equity		0					0.00%	0	0			0	0	0.00%	0		) (	0			0.009
	Securitisation																					
	Other exposures	231	2		0			22.40%	229	3	1		0	0	21.26%	228		5 1	0	0		30.059
	Standardised Total	11,742	226	121	3	3	51	42.09%	11,671	268	150	8	4	57	37.80%	11,604	308	178	8	13	68	38.24%

<sup>\*</sup> Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

### 2023 EU-wide Stress Test: Credit risk STA de Volksbank N.V.

												Adverse Scenario										
	İ				31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	8.277	30	3	0	0	1	40,00%	8.245	61	- 4	0	0	- 1	40.00%	8,211	94	4	0	0		40
	Central governments	1,278	19	0	0	1	0	40.00%	1,259	36	1	0	1	0	40.00%	1,242	52	2	0	1		40.
	Regional governments or local authorities	614	39	0	0	0	0	40.00%	594	59	1	0	0	0	40.00%	576	77		0	0		40.1
	Public sector entities	753	52	3	0	2	2	60.00%	730	74	4	0	2	2	60,00%	711	92	5	0	3		60.0
	Multilateral Development Banks	288	70	2	0		1	60.00%	286	72	2	0	0		60,00%	282	76					60.0
	International Organisations	0		0	0		0	0.00%	0	0	0	0	0		0.00%	0		0				0.0
	Institutions	4,726	939	21	3	8	13	60.00%	4,703	953	30	3	9	18	60.00%	4,666	944	76	3	38	45	60.0
	Corporates	857	503	75	2	5	36	47,57%	844	498	93	2	5	42	44,91%	832	492	111	2	5	41	43.7
	of which: SME	4	3	9	0		5	50.91%	2	2	11	0	0	5	46.27%	1	1	14		0	-	43.6
	Retail	121	28	19	1	1	14	72.63%	116	28	25	1	1	16	63.14%	107	29	32	1	1	11	54.8
de Volksbank N.V.	of which: SME	88	17	9	1	0	- 4	43.89%	79	21	14	1	1	5	36.61%	68	25	21	1	1		7 32.1
	Secured by mortgages on immovable property	830	125	55	2	1	11	19.16%	768	157	85	13	2	14	16.07%	690	191	128	11	3	42	32.6
	of which: SME	828	124	54	1	1	10	19.14%	767	156	83	13	2	13	15.93%	690	190	126	11	3	4:	32.8
	Items associated with particularly high risk	0	0	0	0	0	0	20.65%	0	0	0	0	0	0	25.12%	0	0	0	0	0	-	24.9
	Covered bonds	415	2	0	0	0	0	60.00%	413	4	1	0	0	0	60.00%	409	8		0	0		60.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	-	0.0
	Collective investments undertakings (CIU)	1	0	0	0	0	0	20.65%	1	0	1	0	0	0	23.78%	0	0		0	0	-	24.1
	Fruitv	0	0			0	0	0.00%	0	0		0	0	0	0.00%	0	0		0	0		0.0
	Securitisation																					
	Other expessives	224	9	1	0		0	27.04%	222	10	1	0	0	0	22.43%	219	12	3		0		36.8
	Standardised Total	18.384	1.817	179	9	18	77	43.07%	18,182	1.952	247	20	21	96	38,78%	17.945	2.069	367	17	52	162	44.21

	i											Adverse Scenari	io									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	8,277	30		0			40,00%	8.245	61	4		0 0		40,00%	8.211	9	4				40.009
	Central governments	781	1		0			40.00%	780	2		0	0 0		40.00%	779		3 1	0		- 1	40.009
	Regional governments or local authorities	103	19		0			40.00%	103	19		0	0 0		40.00%	103	15	9	0		- 1	40.009
	Public sector entities	154	0					60,00%	154	1		1	0 0		60.00%	153		2				60.009
	Multilateral Development Banks		0					0.00%		0		0	0 0		0.00%	0	-	0 1	0			0.009
	International Organisations				0			0.00%		0		0	0 0		0.00%	0	-	0 1	0		- 1	0.009
	Institutions	422	136			1		60.00%	420	137	3	3	0 1	2	60.00%	416	140	0 .	4 0			60.009
	Corporates	345	213	5	1		30	50,67%	338	210	69	9	1 7	33	48,24%	333	200	7 7	3 1		31	46.549
	of which: SME	4	3		0			54.05%		2	10	0	0 0	5	48.04%	1		1 1	2 0			44.849
	Retail	120	28	11	1	1	13	71.52%	115	28	24	4	1 1	15	61.97%	106	25	9 3	1 1		17	53.699
NETHERLANDS	of which: SME	88	17		1			43.88%	75	21	14	4	1 1		36.60%	68	25	5 2	1 1			32.179
	Secured by mortgages on immovable property	828	125	5	2	1	10	18.78%	767	157	83	3 1	3	13	15.77%	690	19:	1 12	7 11	3	4:	32.659
	of which: SME	827	124	5	1	1	10	18.75%	766	156	82	2 1	3 2	13	15.63%	689	190	0 12	11	3	4:	32.839
	Items associated with particularly high risk				0			20.65%		0		0	0 0		25.12%	0	-	0 1	0		- 1	24.919
	Covered bonds	134	1					60,00%	133			0	0 0		60,00%	132		3			-	60.009
	Claims on institutions and corporates with a ST credit assessment		0					0.00%		0		0	0 0		0.00%			0 1	0			0.009
	Collective investments undertakings (CIU)				0			20.65%		0		0	0 0		25.12%	0	-	0			- 1	24.919
	Equity				0			0.00%		0		0	0 0		0.00%	0	-	0 1	0		- 1	0.009
	Securitisation																					
	Other exposures	224	9		0			27.04%	222	10	1		0 0	0	22.43%	219	12	2	3 0			36.869 40.359
	Standardised Total	11,390	563	138	4	- 6	56	40.85%	11,278	627	186	5 10	6 7	65	35.24%	11,142	699	249	13	8	100	40.359

<sup>\*</sup> Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB de Volksbank N.V.

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-188	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure 2008 2
	Central banks														
	Central governments														
	Institutions														
	Corporates	0		0	0	0	0		0			0	0	0	
	Composites - Of Whirly Sparialised Landing	0	0	0	0	0	0		0	0	0	0	0		
	Corporates - Of Which: SME		0	0	0	0					0	0	0		
	Retail			0	0	0	0		0			0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
de Volksbank N.V.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
de voiksballk iv.v.	Retail - Secured on real estate property - Of Which: non-			0	0	0	0		0			0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	touty														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL		0	0	0	0	0		0	0	0	0	0		

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	A-IRB	F-IRB	A-188	F-IRB	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0		0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	٥	0		0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
NETTIERDANDS	Retail - Secured on real estate property - Of Which: non-			0	0	0		0	0			0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														

#### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

															ae	Volksbank N.	.v.														
																Public guarantees - I	Baseline Scenario	io .													
						31/:	12/2023									31/12/2	2024									31/	12/2025				
	(m	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	20090 2	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	June 3	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	Plane 1	Stock of provisions for Stage 2 exposure	provisions for	overage Ratio - Stage 3 exposure
	Central banks		amount		announc		amount						announc		anoun		amount						anioun		anosiic		amount				
	Central governments Institutions		_		-	1	-	+	-	1	-														-		-				
	Institutions Corporates		0	0							0						0									0	0	0	0 0		
	Correction - Of White- Socialized Landison		Ĭ		· .				,				·			1	ŭ														
	Corponities - Of Which: SME																														
	Retail		0	0	0 0	0 0	0 0	0	0 0	)	0 -			٥		0	0	0	0		-				0	0	0	0	0 0	0 -	
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of W	in our			+		+	_		1		-									-		-	-	+		+				
de Volksbank N.V.	Rutal - Secured on real estate property - Of W	ich: ron-																													
	Retail - Qualifying Revolving																														
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME			-																								_			
	Equity																														
	Securitisation																														
	Other non-credit obligation assets		_																	_							_				
			Stage 1		Stage 2		12/2023 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio		Stage 1		Stage 2	Public guarantees - 1 31/12/2	2024 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2	1	12/2025 Stage 3	, Stock of	Stock of	Stock of Co	overace Ratio -
	(m	Stage 1 exposure	exposure, of which guaranteed	f Stage 2 exposure	exposure, of which guaranteed	31/: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	1	Stage 3 exposure, or which guaranteed	provisions fo		provisions for	overage Ratio - Stage 3 exposure
	Central banks	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12/2 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central covernments	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, or which guaranteed	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central covernments Institutions	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stege 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, or which guaranteed	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central covernments Institutions Corporates	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, or which guaranteed	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central covernments Institutions Corporates Corporates Corporates - Of Which: Socialised Lending	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stape 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, or which guaranteed	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central lossemments Institution Corporates Retail	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, or which guaranteed	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
	Centrol busins Central coverments Institutions Corporates Corporates Corporates - Of White: Socialised Lendine Corporates - Of White: Socialised Lendine Corporates - Of White: Socialised Lendine Retail - Socialised on real estate property	exposure n BUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, or which guaranteed	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
NETHERLANDS	Central banks Catalral olsowments Enstitutions Corporates - Of White: Soundard Leading Corporates - Of White: Soundard Leading Corporates - Of White: Soundard Leading Corporates - Of White: State Ratial - Securet on real relate ensourts Ratial - Securet on real relate ensourts	exposure n BUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stape 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, or which guaranteed	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
NETHERLANDS	Central bank Central discomments Enathricise Comprises Comments - Of White Socialised Leaders Retal - Secures on the Authorities Comments - Of White Retal - Secures on the Authorities - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured Comments - Of White Socialised Leaders - Of W	exposure n BUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, or which guaranteed	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
NETHERLANDS	Central bank Central comments Companies Compan	exposure n BUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, or which guaranteed	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
NETHERLANDS	Central bank Central discomments Enathricise Comprises Comments - Of White Socialised Leaders Retal - Secures on the Authorities Comments - Of White Retal - Secures on the Authorities - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured Comments - Of White Socialised Leaders - Of W	exposure n BUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, or which guaranteed	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
NETHERLANDS	Control consumers Control consumers Consumers Consumers of white Security Consumer Consumers of white Security Consumers East	exposure n BUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, or which guaranteed	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
NETHERLANDS	Committee Commit	exposure n BUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, or which guaranteed	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3
NETHERLANDS	Control consumers Control consumers Consumers Consumers of white Security Consumer Consumers of white Security Consumers East	exposure n BUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Steps 1 szposure	exposure, of which guaranteed	Stayle 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, or which guaranteed	provisions fo Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3

### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

																Public guarantees	- Adverse Scenari	lo .													
						31/1	12/2023									31/12	/2024									31/	12/2025				
	(e	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks	III CON, NO	amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Central governments																														
	Institutions																														
	Corporates		0	0	0 0		0	0	0	0		-	0	0	0	0	0	0	0	0					0	0	0	0	0 0	0	
	Correctes - Of White Socialised Lendon																														
	Corporates - Of Which: SME																														
	Retail		0	0	0 1					0		-		0			0	0	0	- 6	-			1	0	0	0	6	0 0	٥	
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of W		_			1	1															1			1	-	-		-		
Volksbank N.V.	Rutal - Secured on real estate property - Of W					+	+			<b>+</b>					+						-	+			+	+	+		+		
	Ratali - Ovalifolno Beunlaino	NAME OF THE OWNER		_																						_	1				
	Retail - Other Retail			_																						_	1				
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
																Public guarantees	- Adverse Scenari														
						31/1	12/2023									31/12	/2024									31/	12/2025				
		1 min	Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio		Stage 1		Stage 2	1	Stage 3	Stock of	Stock of	Stock of	Coverage
	(m	Stage 1 exposure	exposure, of which guaranteed	f Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Sta
	Central banks	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Sta
	Central banks Central covernments	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	52
	Central banks Central covernments Institutions	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	52
	Central banks Central covernments Institutions Corporates	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Sta
	Central banks Central covernments Institutions Corporates Corporates Corporates - Of Which: Socialised Lending	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Sta
	Central banks Central covernments Institutions Corporates Corporat	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	52
	Central banks Central lossemments Intificities Corporates Retail	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	52
	Centrol busins Central coverments Institutions Corporates Corporates Corporates - Of White: Socialised Lendine Corporates - Of White: Socialised Lendine Corporates - Of White: Socialised Lendine Retail - Socialised on real estate property	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	52
ETHERLANDS	Central banks Catalral olsowments Enstitutions Corporates - Of White: Soundard Leading Corporates - Of White: Soundard Leading Corporates - Of White: Soundard Leading Corporates - Of White: State Ratial - Securet on real relate ensourts Ratial - Securet on real relate ensourts	exposure exposure thin EUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Sta
ETHERLANDS	Central bank Central discomments Enathricise Comprises Comments - Of White Socialised Leaders Retal - Secures on the Authorities Comments - Of White Retal - Secures on the Authorities - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured on the White Socialised Leaders - Of White Retal - Secured Comments - Of White Socialised Leaders - Of W	exposure exposure thin EUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Sta
ETHERLANDS	Central bank Central comments Companies Compan	exposure exposure thin EUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Sta
THERLANDS	Central assuments Frankfulne Corporates Corp	exposure exposure thin EUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Sta
ETHERLANDS	Control consuments Control consuments Construction Constr	exposure exposure thin EUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	52
THERLANDS	Control consumers Control consumers Consumers Consumers of white Security Consumer Consumers of white Security Consumers East	exposure exposure thin EUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Sta
ETHERLANDS	Control construction Control community Control community	exposure exposure thin EUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Sta
NETHERLANDS	Committee Commit	exposure exposure thin EUR, %)	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stage expos

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#### 2023 EU-wide Stress Test: Credit risk COVID-19 STA

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HIHIAN					de	Volksbank	N.V.						
							Public guara	ntees - Actual					
							31/1	2/2022					
	(min ELIR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks												_
	Central governments												
	Regional governments or local authorities												
	Public sector entitles												
	Multilateral Development Banks												
	International Grasnisations												
	Institutions												_
	Corporates of which: Off						0						
	Date I												
de Volksbank N.V.	of which Off	- 1	-	- 0		_		- 0					39%
de voiksbalik iv.v.	Secured by mortogres on immovable property		0										
	of which: non-OIP												
	Stems associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures											-	-
	Standardised Total												39%
							Public guara	ntees - Actual					
							31/1	2/2022					
	(min ELIR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												

#### 2023 EU-wide Stress Test: Credit risk COVID-19 STA

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																	Public guarantees	- Baseline Scenari	rio													
							31/1	2/2023									31/12	2/2024									31/1	:/2025				
	feele	St exp	age 1 ex	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																															
	Central governments Regional governments or local authorities																															
	Public sector entities Multilateral Development Banks																															
	International Organisations Institutions																															
	Corporates			0							0			0			0	0		0	0			0		0				0		
	Autor Str				0							39.61%										35,79%					0			0		33,90%
de Volksbank N	.V. of which: SME Serviced by morthenes on immovable requests																										-					
	of which: non-SME						,			,	·		,	Ů		_	Ů		·	- U								-		Ů		
	Items associated with particularly blob risk Covered bonds																															
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																															
	Equity Securitization																															
	Other excosures Standardised Total				0							39,61%		اها		ا د	0				۰	35,79%		۰						0		33.90%
																	Public guarantees	- Baseline Scenari														
							31/1	2/2023									31/12	2/2024									31/1	/2025				
				Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
		EUR. %)	age 1	which puaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks			arrount.		arround)		*mann)		-,				********		49(4)193		amount)						*PPALIT		a records		Actional	-,			
	Central governments																															
	Regional governments or local authorities																															
	Public sector entities																															
	Multilateral Development Banks																															
	International Organisations																															
	Institutions																															
	Corporates																									0					0	
	Walter Off								-																							
NETHERLAND	Retail S of which: SHC		۰	0								39.61%								0		35.79%				0						33.90%
NETTIEREAND	Secured by mortgages on immovable property																			_												
	of which: non-SVE			U										0				0		0										0		
	Items associated with particularly high risk																															
	Covered bonds																															
	Claims on institutions and corporates with a ST credit assessment																															
	Collective investments undertakings (CIU)																															
	Equity																															
	Securitisation																															
	Other exposures																															

#### 2023 EU-wide Stress Test: Credit risk COVID-19 STA

AMMAVIIIIPS																de	Volksbank I	N.V.														
																	Public guarantees	- Adverse Scenar	rio .													
							31/	12/2023									31/12	2/2024									31/1	2/2025				
	(mile	1 EUR, %)	Stage 1 xposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																															
	Central governments Regional governments or local authorities																															
	Public sector entities Multilateral Development Banks						-	+																								-
	International Organisations Institutions																															
	Corporates			0				0 1									0	0		0									0	0		
	Autor Str	_		0								38,33%										33,50%					0					30.72%
de Volksbank N	N.V. of which: SME Secured by mortoness on immovable requests		,																													
	of which; non-SME		_	Ů		,				,	_		,	,		_	U	·	·		·			·		Ů				Ů		
	Items associated with particularly Noh risk Covered bonds						1	+																								_
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																		-					-								
	Equity Securitization																															
			-																													_
	Other excourses Standardised Total	_		0				ا				38,33%		ا		ا د					ه ا	33.59%				اه			۰	0		30.72%
																	Public guarantees	- Adverse Scenari														
							31/	12/2023									31/1	2/2024									31/1	2/2025				
				Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coversos Ratio -
		EUR. %)	Stage 1 xposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks			*mount		STATES		ARAUN)		-,				***************************************		49(4)193		Amount						errount.		A PACALINA		amount				
	Central governments																															
	Regional governments or local authorities																															
	Public sector entities																															
	Multilateral Development Banks																															
	International Organisations																															
	Institutions																															
	Corporates						,																	۰								
	Walter Off	_					_	+				-									-											
NETHERLAND	DS of which SME		۰					0 1				38.33%								0		33.59%										30.72%
NETTIERDANG	Secured by mortgages on immovable property										_									_			_			_			_			$\overline{}$
	of which: non-SME			0										0	_		U			0				0		0						
	Zterns associated with particularly high risk																															
	Covered bonds																															/
	Claims on institutions and corporates with a ST credit assessment																															
	Collective investments undertakings (CIU)																															
	Equity																															
	Securitisation																															
	Other exposures																															



### **2023 EU-wide Stress Test: Securitisations**

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	0						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



# **2023 EU-wide Stress Test: Risk exposure amounts**

	Actual		Baseline scenario		1	Adverse scenario	1
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	12,891	14,192	15,293	15,854	15,173	19,540	23,827
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	12,891	14,192	15,293	15,854	15,173	19,540	23,827
Risk exposure amount for market risk	286	286	286	286	297	322	347
Risk exposure amount for operational risk	1,428	1,428	1,428	1,428	1,428	1,428	1,428
Other risk exposure amounts	702	0	0	0	893	192	192
Total risk exposure amount	15,306	15,906	17,007	17,568	17,791	21,482	25,794
Total Risk exposure amount (transitional)	15,306	15,906	17,007	17,568	17,791	21,482	25,794
Total Risk exposure amount (fully loaded)	15,306	15,906	17,007	17,568	17,791	21,482	25,794



		IFRS 9 first implementation	Actual	Baseline Scenario				Adverse Scenario		
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
A	OWN FUNDS		3,899	3,966	4,051	4,120	3,725	3,564	3,406	
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		3,101	3,168	3,253	3,323	2,865	2,756	2,582	
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,918	3,918	3,918	3,918	3,918	3,918	3,918	
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0	
A.1.2	Retained earnings		38	158	309	455	-106	-188	-304	
A.1.3	Accumulated other comprehensive income		-129	-129	-129	-129	-308	-308	-308	
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-129	-129	-129	-129	-308	-308	-308	
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0	
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0	
A.1.4	Other Reserves		-570	-591	-612	-633	-591	-612	-633	
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0	
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	
A.1.7	Adjustments to CET1 due to prudential filters		-21	-21	-21	-21	-21	-21	-21	
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-4	-4	-4	-4	-4	-4	-4	
A.1.7.2	Cash flow hedge reserve		-17	-17	-17	-17	-17	-17	-17	
A.1.7.3	Other adjustments		0	0	0	0	0	0	0	
A.1.8	(-) Intangible assets (including Goodwill)		-6	-6	-6	-6	-6	-6	-6	
A.1.8.1	of which: Goodwill (-)		-5	-5	-5	-5	-5	-5	-5	
A.1.8.2	of which: Software assets (-)		0	0	0	0	0	0	0	
A.1.8.3	of which: Other intangible assets (-)		-1	-1	-1	-1	-1	-1	-1	
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	0	0	0	
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-57	-139	-179	-196	0	0	0	
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0	
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0	
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0	



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (·)		0	0	0	0	0	0	0
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		0	-1	-7	-44	-1	-7	-44
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-71	-20	-20	-20	-20	-20	-20
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		298	298	298	298	298	298	298
	A.2.1	Additional Tier 1 Capital instruments		298	298	298	298	298	298	298
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,399	3,466	3,551	3,620	3,162	3,054	2,879
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		500	500	500	500	562	511	527
	A.4.1	Tier 2 Capital instruments		500	500	500	500	500	500	500
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	62	11	27
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		15,306	15,906	17,007	17,568	17,791	21,482	25,794
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		20.26%	19.92%	19.13%	18.91%	16.10%	12.83%	10.01%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		22.21%	21.79%	20.88%	20.61%	17.77%	14.21%	11.16%
	C.3	Total Capital ratio		25.47%	24.93%	23.82%	23.45%	20.94%	16.59%	13.20%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		3,101	3,168	3,253	3,323	2,865	2,756	2,582
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		3,399	3,466	3,551	3,620	3,162	3,054	2,879
	D.3	TOTAL CAPITAL (fully loaded)		3,899	3,966	4,051	4,120	3,725	3,564	3,406



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		20.26%	19.92%	19.13%	18.91%	16.10%	12.83%	10.01%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		22.21%	21.79%	20.88%	20.61%	17.77%	14.21%	11.16%
	E.3	Total Capital ratio		25.47%	24.93%	23.82%	23.45%	20.94%	16.59%	13.20%
	H.1	Total leverage ratio exposures (transitional)		71,716	71,716	71716	71716	71716	71716	71716
1 (0/ )	H.2	Total leverage ratio exposures (fully loaded)		71,716	71,716	71716	71716	71716	71716	71716
Leverage ratios (%)	H.3	Leverage ratio (transitional)		4.74%	4.83%	4.95%	5.05%	4.41%	4.26%	4.01%
	H.4	Leverage ratio (fully loaded)		4.74%	4.83%	4.95%	5.05%	4.41%	4.26%	4.01%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.03%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Transitional combined	P.3	O-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.53%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
	R.1	Pillar 2 capital requirement		3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
	R.1.1	of which: CET1		1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%
	R.1.2	of which: AT1		0.56%	0.56%	0.56%	0.56%	0.56%	0.56%	0.56%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
	R.2.1	of which: CET1		6.19%	6.19%	6.19%	6.19%	6.19%	6.19%	6.19%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.53%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.72%	10.69%	10.69%	10.69%	10.69%	10.69%	10.69%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		3,101						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		15,306						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		20.26%						



### 2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario			
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Net interest income	858	1,226	1,333	1,352	856	855	852	
Interest income	1,134	1,909	1,995	1,982	2,335	2,512	2,464	
Interest expense	-276	-683	-662	-630	-1,205	-1,125	-1,052	
Dividend income	0	0	0	0	0	0	0	
Net fee and commission income	52	46	46	46	36	36	36	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	34	17	17	17	173	13	13	
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-5			
Other operating income not listed above, net	29	0	0	0	-12	0	0	
Total operating income, net	973	1,290	1,397	1,415	1,048	904	901	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-49	-23	-75	-111	-323	-182	-236	
Other income and expenses not listed above, net	-666	-883	-793	-795	-931	-803	-782	
Profit or (-) loss before tax from continuing operations	258	384	529	510	-206	-82	-116	
Tax expenses or (-) income related to profit or loss from continuing operations  Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-67 0	-109	-152	-147	62	0	0	
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)  Profit or (-) loss for the year	191	275	376	363	-144	-82	-116	
Amount of dividends paid and minority interests after MDA-related adjustments	90	155	225	218	0	0	0	
Attributable to owners of the parent net of estimated dividends	101	120	151	145	-144	-82	-116	
Memo row: Impact of one-off adjustments		0	0	0	0	0	0	
Total post-tax MDA-related adjustment		0	0	0	0	0	15	
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17								



## **2023 EU-wide Stress Test: Major capital measures and realised losses**

	(mln EUR)
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0