



## Spring 2020 EU-wide Transparency Exercise

<b>Bank Name</b>	de Volksbank N.V.
<b>LEI Code</b>	724500A1FNICHSDF211
<b>Country Code</b>	NL

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

## Spring 2020 EU-wide Transparency Exercise

### Key Metrics

de Volksbank N.V.

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period		3,156	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		3,156	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period		3,156	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition		3,156	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period		3,656	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		3,656	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets		9,680	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		9,680	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		32.60%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		32.60%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition		32.60%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		32.60%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition		37.77%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		37.77%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		62,006	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital		5.09%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

de Volksbank N.V.

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		3,156	C 47.00 (r320,c010)	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		3,156	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		62,006	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		62,006	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		5.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		5.1%	C 47.00 (r330,c010)	

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### Capital

de Volksbank N.V.

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>OWN FUNDS</b> Transitional period	<b>A</b>	<b>OWN FUNDS</b>		<b>3,656</b>	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>		<b>3,156</b>	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,918	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		61	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		52	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		-810	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-29	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-2	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-31	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)		0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-3	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments		0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>0</b>	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	C 01.00 (r720,c010)	-
A.2.3	Other Additional Tier 1 Capital components and deductions		0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments		0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>3,156</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>500</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		500	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions		0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments		0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>		9,680	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included		0	C 05.01 (r010,c040)	-
<b>CAPITAL RATIOS (%)</b> Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>		<b>32.60%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>		<b>32.60%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>		<b>37.77%</b>	CA3 {5}	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		<b>3,156</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>		<b>32.60%</b>	[D]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,c010)	-
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,c020)	-
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,c030)	-
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,c040)	-

(1) 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 "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

## Spring 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

de Volksbank N.V.

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)		7,945	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach		2,013	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach		0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach		5,932	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB		0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)		115	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA		104	C 02.00 (R640, c010)
Settlement risk		0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)		8	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)		5	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach		5	C 02.00 (R530, c010)
Of which IMA		0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book		0	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book		0	C 02.00 (R680, c010)
Operational risk		1,503	C 02.00 (R590, c010)
Of which basic indicator approach		0	C 02.00 (R600, c010)
Of which standardised approach		1,503	C 02.00 (R610, c010)
Of which advanced measurement approach		0	C 02.00 (R620, c010)
Other risk exposure amounts		0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total		9,680	

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P&L  
de Volksbank N.V.

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income		1,263
Of which debt securities income		40
Of which loans and advances income		1,434
Interest expenses		388
(Of which deposits expenses)		325
(Of which debt securities issued expenses)		100
(Expenses on share capital repayable on demand)		0
Dividend income		0
Net Fee and commission income		51
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		9
Gains or (-) losses on financial assets and liabilities held for trading, net		5
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		-1
Gains or (-) losses from hedge accounting, net		-10
Exchange differences [gain or (-) loss], net		0
Net other operating income /(expenses)		0
<b>TOTAL OPERATING INCOME, NET</b>		<b>929</b>
(Administrative expenses)		538
(Depreciation)		36
Modification gains or (-) losses, net		0
(Provisions or (-) reversal of provisions)		1
(Commitments and guarantees given)		1
(Other provisions)		0
Of which pending legal issues and tax litigation <sup>1</sup>		0
Of which restructuring <sup>1</sup>		6
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-9
(Financial assets at fair value through other comprehensive income)		0
(Financial assets at amortised cost)		-8
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		0
(of which Goodwill)		0
Negative goodwill recognised in profit or loss		0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>		<b>363</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>		<b>275</b>
Profit or (-) loss after tax from discontinued operations		0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>		<b>275</b>
Of which attributable to owners of the parent		275

<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."

## Spring 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

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(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits					2,026				IAS 1.54 (i)	
Financial assets held for trading					328	10	263	54	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss					5	0	0	5	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss					0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income					2,026	2,023	0	3	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost					56,384				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting					401	0	401	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk					1,176				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>					497					
<b>TOTAL ASSETS</b>					<b>62,841</b>				<b>IAS 1.9(a), IG 6</b>	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities							2,024	0	0	-1	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances							0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities							3,309	0	0	-1	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances							49,888	2,663	645	-7	-29	-83	Annex V. Part 1.32, 44(a)

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

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### Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading		286	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		57,064	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	Accounting Directive art 8(3)
Derivatives – Hedge accounting		1,555	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	IAS 39.89A(b), IFRS 9.6.5.8
Provisions		64	IAS 37.10; IAS 1.54(l)
Tax liabilities		15	IAS 1.54(n-o)
Share capital repayable on demand		0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities		423	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>		0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>		<b>59,406</b>	<b>IAS 1.9(b);IG 6</b>

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives			1,841	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities		0	Annex V.Part 1.31
Deposits	Central banks		0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		7	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		1	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		541	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits		159	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations		2,751	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		61	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		3,342	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		585	ECB/2013/33 Annex 2.Part 2.9.1
	Households		42,945	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits		3,599	Annex V.Part 1.42(f), 44(c)	
Debt securities issued			7,407	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued			502	Annex V.Part 1.37
Other financial liabilities			70	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>			<b>58,905</b>	



### Spring 2020 EU-wide Transparency Exercise

Market Risk  
de Volksbank N.V.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			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 (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)	As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019											
Traded Debt Instruments		5											0	0	0	0								
Of which: General risk		5											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								
<b>Total</b>		<b>5</b>											<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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), which instead are included in the RWA OV1 template.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

de Volksbank N.V.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
Consolidated data	Central governments or central banks				5,978	6,650	70		
	Regional governments or local authorities				327	1,659	0		
	Public sector entities				520	489	1		
	Multilateral Development Banks				383	383	0		
	International Organisations				47	47	0		
	Institutions				4,275	1,518	330		
	Corporates				2,015	1,027	894		
	of which: SME				20	17	14		
	Retail				591	114	78		
	of which: SME				57	41	23		
	Secured by mortgages on immovable property				586	580	362		
	of which: SME				578	573	355		
	Exposures in default				139	78	97	47	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				102	102	10		
	Claims on institutions and corporates with a ST credit assessment				0	0	0		
Collective investments undertakings (CIU)				0	0	0			
Equity				9	9	9			
Other exposures				370	370	276			
<b>Standardised Total<sup>2</sup></b>					<b>15,344</b>	<b>13,027</b>	<b>2,128</b>	<b>59</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
NETHERLANDS	Central governments or central banks				3,051	3,636	70		
	Regional governments or local authorities				249	253	0		
	Public sector entities				39	7	1		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				1,132	333	53		
	Corporates				1,318	423	405		
	of which: SME				17	15	13		
	Retail				581	112	77		
	of which: SME				57	41	23		
	Secured by mortgages on immovable property				580	576	359		
	of which: SME				578	568	352		
	Exposures in default				138	77	97	46	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				62	62	6		
	Claims on institutions and corporates with a ST credit assessment				0	0	0		
Collective investments undertakings (CIU)				0	0	0			
Equity				9	9	9			
Other exposures				370	370	276			
<b>Standardised Total<sup>2</sup></b>							<b>55</b>		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
GERMANY	Central governments or central banks				1,172	1,171	0		
	Regional governments or local authorities				36	36	0		
	Public sector entities				300	300	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				410	68	13		
	Corporates				37	37	37		
	of which: SME				0	0	0		
	Retail				3	1	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				16	15	2		
	Claims on institutions and corporates with a ST credit assessment				0	0	0		
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
<b>Standardised Total<sup>2</sup></b>							<b>1</b>		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
SWITZERLAND	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	1,328	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				1,742	404	81		
	Corporates				66	66	13		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
	Claims on institutions and corporates with a ST credit assessment				0	0	0		
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
<b>Standardised Total<sup>2</sup></b>							<b>0</b>		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

de Volksbank N.V.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
BELGIUM	Central governments or central banks				491	491	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				7	7	0		
	Institutions				5	5	2		
	Corporates				296	268	268		
	of which: SME								
	Retail				1	1	1		
	of which: SME				5	1	1		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				3	3	2		
	Exposures in default				1	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
	Claims on institutions and corporates with a ST credit assessment				0	0	0		
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							1		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
FRANCE	Central governments or central banks				283	308	0		
	Regional governments or local authorities				42	42	0		
	Public sector entities				181	181	0		
	Multilateral Development Banks				83	83	0		
	International Organisations				0	0	0		
	Institutions				85	59	26		
	Corporates				50	50	10		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				1	1	0		
	of which: SME				1	1	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				17	17	2		
	Claims on institutions and corporates with a ST credit assessment				0	0	0		
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
Country of Counterpart 6	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				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
	Claims on institutions and corporates with a ST credit assessment				0	0	0		
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
Country of Counterpart 7	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				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
	Claims on institutions and corporates with a ST credit assessment				0	0	0		
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

de Volksbank N.V.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
Country of Counterpart 8	Central governments or central banks					0	0	0	0
	Regional governments or local authorities					0	0	0	0
	Public sector entities					0	0	0	0
	Multilateral Development Banks					0	0	0	0
	International Organisations					0	0	0	0
	Institutions					0	0	0	0
	Corporates					0	0	0	0
	of which: SME					0	0	0	0
	Retail					0	0	0	0
	of which: SME					0	0	0	0
	Secured by mortgages on immovable property					0	0	0	0
	of which: SME					0	0	0	0
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	0
	Covered bonds					0	0	0	0
Claims on institutions and corporates with a ST credit assessment					0	0	0	0	
Collective investments undertakings (CIU)					0	0	0	0	
Equity					0	0	0	0	
Other exposures					0	0	0	0	
Standardised Total <sup>2</sup>					0	0	0	0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
Country of Counterpart 9	Central governments or central banks					0	0	0	0
	Regional governments or local authorities					0	0	0	0
	Public sector entities					0	0	0	0
	Multilateral Development Banks					0	0	0	0
	International Organisations					0	0	0	0
	Institutions					0	0	0	0
	Corporates					0	0	0	0
	of which: SME					0	0	0	0
	Retail					0	0	0	0
	of which: SME					0	0	0	0
	Secured by mortgages on immovable property					0	0	0	0
	of which: SME					0	0	0	0
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	0
	Covered bonds					0	0	0	0
Claims on institutions and corporates with a ST credit assessment					0	0	0	0	
Collective investments undertakings (CIU)					0	0	0	0	
Equity					0	0	0	0	
Other exposures					0	0	0	0	
Standardised Total <sup>2</sup>					0	0	0	0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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>
(mln EUR, %)									
Country of Counterpart 10	Central governments or central banks					0	0	0	0
	Regional governments or local authorities					0	0	0	0
	Public sector entities					0	0	0	0
	Multilateral Development Banks					0	0	0	0
	International Organisations					0	0	0	0
	Institutions					0	0	0	0
	Corporates					0	0	0	0
	of which: SME					0	0	0	0
	Retail					0	0	0	0
	of which: SME					0	0	0	0
	Secured by mortgages on immovable property					0	0	0	0
	of which: SME					0	0	0	0
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	0
	Covered bonds					0	0	0	0
Claims on institutions and corporates with a ST credit assessment					0	0	0	0	
Collective investments undertakings (CIU)					0	0	0	0	
Equity					0	0	0	0	
Other exposures					0	0	0	0	
Standardised Total <sup>2</sup>					0	0	0	0	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
de Volksbank N.V.

		IRB Approach									
		As of 30/09/2019				As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporates - Of Which: SME					0	0	0	0	0	0
	Retail					46,815	214	46,131	5,932	345	67
	Retail - Secured on real estate property					46,815	214	46,131	5,932	345	67
	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					46,815	214	46,131	5,932	345	67
	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	
Other non credit-obligation assets					0	0	0	0	0	0	
IRB Total <sup>2</sup>									5,932		

(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) IRB Total does not include the Securitisation position.

		IRB Approach									
		As of 30/09/2019				As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NETHERLANDS	Central banks and central governments					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporates - Of Which: SME					0	0	0	0	0	0
	Retail					46,717	212	46,033	5,913	342	67
	Retail - Secured on real estate property					46,717	212	46,033	5,913	342	67
	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					46,717	212	46,033	5,913	342	67
	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	
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).

		IRB Approach									
		As of 30/09/2019				As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporates - Of Which: SME					0	0	0	0	0	0
	Retail					9	0	9	1	0	0
	Retail - Secured on real estate property					9	0	9	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					9	0	9	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	
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).

		IRB Approach									
		As of 30/09/2019				As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SWITZERLAND	Central banks and central governments					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporates - Of Which: SME					0	0	0	0	0	0
	Retail					3	0	3	0	0	0
	Retail - Secured on real estate property					3	0	3	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					3	0	3	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	
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).

		IRB Approach									
		As of 30/09/2019				As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
BELGIUM	Central banks and central governments					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporates - Of Which: SME					0	0	0	0	0	0
	Retail					53	1	53	9	2	0
	Retail - Secured on real estate property					53	1	53	9	2	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					53	1	53	9	2	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	
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).













**Spring 2020 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

de Volksbank N.V.

As of 31/12/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount
		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)					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 [	Africa														
[ 3M - 1Y [															
[ 1Y - 2Y [															
[ 2Y - 3Y [															
[ 3Y - 5Y [															
[ 5Y - 10Y [	Others														
[ 10Y - more															
Total															
[ 0 - 3M [															
[ 3M - 1Y [															
[ 1Y - 2Y [															
[ 2Y - 3Y [															
[ 3Y - 5Y [															
[ 5Y - 10Y [															
[ 10Y - more															
Total															

**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 counterparts with full or partial government guarantees

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

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

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

**Regions:**

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

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

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

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

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

## Spring 2020 EU-wide Transparency Exercise

### Performing and non-performing exposures

de Volksbank N.V.

(mln EUR)	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	On performing exposures <sup>2</sup>		On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
<b>Debt securities (including at amortised cost and fair value)</b>							<b>5,332</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	
Central banks							0	0	0	0	0	0	0	
General governments							4,239	0	0	0	1	0	0	
Credit institutions							784	0	0	0	0	0	0	
Other financial corporations							163	0	0	0	0	0	0	
Non-financial corporations							146	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>							<b>55,177</b>	<b>37</b>	<b>677</b>	<b>321</b>	<b>36</b>	<b>83</b>	<b>578</b>	
Central banks							2,220	0	0	0	0	0	0	
General governments							287	0	0	0	0	0	0	
Credit institutions							3,553	0	0	0	0	0	0	
Other financial corporations							401	0	0	0	0	0	0	
Non-financial corporations							1,643	0	93	90	7	27	51	
of which: small and medium-sized enterprises at amortised cost							690	0	72	69	6	25	47	
Households							47,072	37	584	231	29	56	527	
<b>DEBT INSTRUMENTS other than HFT</b>							<b>60,509</b>	<b>37</b>	<b>677</b>	<b>321</b>	<b>38</b>	<b>83</b>	<b>578</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>							<b>2,548</b>		<b>35</b>	<b>29</b>	<b>2</b>	<b>4</b>	<b>0</b>	

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</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 9 and 10 of Regulation (EU) No 680/2014 - 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.

## Spring 2020 EU-wide Transparency Exercise

### Forborne exposures

de Volksbank N.V.

	As of 30/09/2019					As of 31/12/2019				
	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 non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>						<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>						<b>1,838</b>	<b>438</b>	<b>52</b>	<b>43</b>	<b>1,775</b>
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						46	32	10	9	33
of which: small and medium-sized enterprises at amortised cost						45	32	10	9	33
Households						1,791	406	42	34	1,743
<b>DEBT INSTRUMENTS other than HFT</b>						<b>1,838</b>	<b>438</b>	<b>52</b>	<b>43</b>	<b>1,775</b>
<b>Loan commitments given</b>						<b>7</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

<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 9 and 10 of Regulation (EU) No 680/2014 - 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.

**Spring 2020 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 30/09/2019				As of 31/12/2019				
	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-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment			
A Agriculture, forestry and fishing					12	0	12	0	0
B Mining and quarrying					0	0	0	0	0
C Manufacturing					42	6	42	3	0
D Electricity, gas, steam and air conditioning supply					364	0	364	0	0
E Water supply					0	0	0	0	0
F Construction					50	2	50	1	0
G Wholesale and retail trade					116	6	116	3	0
H Transport and storage					7	0	7	0	0
I Accommodation and food service activities					38	6	38	2	0
J Information and communication					5	0	5	0	0
K Financial and insurance activities					173	32	173	8	0
L Real estate activities					498	28	498	13	0
M Professional, scientific and technical activities					64	4	64	3	0
N Administrative and support service activities					13	0	13	0	0
O Public administration and defence, compulsory social security					0	0	0	0	0
P Education					5	0	5	0	0
Q Human health services and social work activities					189	5	189	0	0
R Arts, entertainment and recreation					23	1	23	0	0
S Other services					44	1	44	1	0
Loans and advances					1,643	93	1,643	34	0

(1) 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.