

Bank Name	Nederlandse Waterschapsbank N.V.
LEI Code	JLP5FSPH9WPSHY3NIM24
Country Code	NL

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published.



Capital Nederlandse Waterschapsbank N.V.

		(min EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
	A	OWN FUNDS	1,500	1,615	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,300	1,395	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)	7	7	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	1,296	1,391	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	1	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1	1	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-2	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3	-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 CCR $$
	A.1.9	(·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	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	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	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	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	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	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) (ii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	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	<ul> <li>Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	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	<ul> <li>Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	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	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	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	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 $(+/\cdot)$	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	200	221	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	200	221	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	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	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,500	1,615	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	$\begin{array}{l} C \ 01.00 \ (r910,c010) + C \ 01.00 \ (r920,c010) + \\ C \ 01.00 \ (r930,c010) + C \ 01.00 \ (r940,c010) + \\ C \ 01.00 \ (r950,c010) + C \ 01.00 \ (r970,c010) + \\ C \ 01.00 \ (r974,c010) + C \ 01.00 \ (r978,c010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	1,998	2,835	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	65.05%	49.20%	CA3 {1}	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	75.06%	56.98%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	75.06%	56.98%	CA3 {5}	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,300	1,395	[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>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	65.05%	49.20%	[D.1]/[B-B.1]	-
	ation based	on the formulae stated in column "COREP CODE"				

Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



### **Risk exposure amounts**

Nederlandse Waterschapsbank N.V.

	as of 31/12/2015	as of 30/06/2016
(mln EUR) Risk exposure amounts for credit risk	1,421	1,606
Risk exposure amount for securitisation and re-securitisations in the banking book	441	539
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	981	1,067
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	0
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	411	1,009
Risk exposure amount for operational risk	166	220
Other risk exposure amounts	0	0
Total Risk Exposure Amount	1,998	2,835

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

EBA EUROPEAN BANKING AJTHORITY

### 2016 EU-wide Transparency Exercise Market Risk

#### Nederlandse Waterschapsbank N.V.

	S	A				)	IM										IM					
	As of 31/12/2015	As of 30/06/2016				As of 31	/12/2015						As of 30/06/2016									
	EXPOSURE AMOUNT		VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK		PRICE RISKS CHARGE FOR			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Mo item)	emorandum	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK		RICE RISKS CHARGE FOR		
(min EUR)			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)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Credit Risk - Standardised Approach

Nederlandse Waterschapsbank N.V.

					Standardise	d Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		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, %)								
	Central governments or central banks	7,558	7,558	0		8,047	8,047	0	
	Regional governments or local authorities	16,752	16,038	0		18,410	17,507	0	
	Public sector entities	49,455	48,325	5		54,785	53,399	20	
	Multilateral Development Banks	66 353	66 353	0		63 352	63 352	0	
	International Organisations Institutions		1.269	480					
	Corporates	12,358 511	511	480		16,827 558	1,431 515	510 490	
	of which: SME	511	511	484		558	515	490	
	or which: SME Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Consolidated data	or which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
consoliuateu uata	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered honds	50	50	5		151	151	15	
	Claims on institutions and corporates with a ST credit assessment	50	0	0		151	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Fourty	0	ő	0		0	0	0	
	Securitisation	2.189	2.189	441		2,679	2.679	539	
	Other exposures	7	7	7		31	31	31	
	Standardised Total	89,298	76.365	1.421	0	101.902	84,174	1,606	0

		Standardised Approach									
			As of 31	/12/2015			As of 30	/06/2016			
		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>		
	(min EUR, %)										
	Central governments or central banks	7,493	7,493	0		7,984	7,984	0			
	Regional governments or local authorities	16.725	16.012	0		18.384	17.481	0			
	Public sector entities	49,405	48,275	5		54,735	53,349	20			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	3,894	222	58		5,905	307	66			
	Corporates	511	511	484		558	515	490			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
NETHERLANDS	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	50	50	5		151	151	15			
		-	Ŭ	-		0	0				
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0			
	Equity Securitisation	0	0	0		0	0	0			
		7	7	7		24	24	24			
	Other exposures	7	/	7		31	31	31	-		
	Standardised Total <sup>2</sup>				0				0		

<sup>(1)</sup> Original exosure, unlike Exosure, unl

					Standardise	ed Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		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>
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,116	418	197		6,521	508	226	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

		Standardised Approach									
			As of 31,	12/2015			As of 30	/06/2016			
		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>		
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	ō	ō	ō		0	ō	ō			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
	Secured by mortgages on immovable property	0	0	0		0	0	0			
Counterpart 3	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Securitisation										
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>				0				0		

Steintartinster 10 of 
 Original exposure, unlike Exposure salue, 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 does not include Securistization exposures



Credit Risk - Standardised Approach

Nederlandse Waterschapsbank N.V.	
----------------------------------	--

					Standardise	d Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		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>
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 4	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Orginal exposure, utile Exposure velocities for early into account any effect due to creat conversion factors or creat risk mitigation techniques (e.g. substitution effects).
 <sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		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>
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
	of which: SME	U	0	0			0	0	
Country of	or which: SME Secured by mortgages on immovable property	U	0	0		0	0	0	
Counterpart 5	of which: SME	0	0	0		0	0	0	
councerpare b	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	Ű
	Covered bonds	0	0	ő		ő	ő	0	
	Claims on institutions and corporates with a ST credit assessment	ō	ō	ō		0	ō	ō	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Istandardised total
 indexed and a standardised and a standardised

					Standardise	ed Approach				
		As of 31/12/2015 As of 30/06/2016						As of 30/06/2016 Original Exposure Risk exposure adjustm		
	(min EUR, %)	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>			Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	0	0	0		0	0	0		
	Central dovernments or central banks Regional governments or local authorities	0	0	0		0		0		
	Public sector entities	0	0	0		0	ő	0		
	Multilateral Development Banks	0	ő	ő		ő	ő	0		
	International Organisations	0	ō	0		0	0	ō		
	Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
	Secured by mortgages on immovable property	0	0	0		0	0	0		
Counterpart 6	of which: SME	0	0	0		0		0		
	Exposures in default	0	0	0	0	0	-	-	0	
	Items associated with particularly high risk	0	0	0		0		0		
	Covered bonds	0	0	0		0	-	Ű		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0		
	Collective investments undertakings (CIU)	0	0	0		0		0		
	Equity Securitisation	0	0	0		0	0	0		
		0	0	0		0	0	0		
	Other exposures Standardised Total <sup>2</sup>	0	U	0	0	0	0	U	0	
	Standardised Total				U U				U U	

Standardised Total <sup>10</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>10</sup> Total value adjustments and provisions per country of counterparty does not include Securistization exposures

		Standardised Approach										
			As of 31	/12/2015		As of 30/06/2016						
	(min EUR, %)	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 an provisions <sup>2</sup>			
	(min EUK, %) Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	ő		0	0	0				
	Public sector entities	0	0	0		0	ő	0				
	Multilateral Development Banks	ő	ő	ő		0	ő	ő				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	ō	0		ō	ō	0				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0	0		0	0	0				
	Secured by mortgages on immovable property	0	0	0		0	0	0				
Counterpart 7	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Securitisation	0		0		0		0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup> ure value, is reported before taking into account any effect due to credit conversion factors or credit				0				0			



Credit Risk - Standardised Approach Nederlandse Waterschapsbank N.V.

	Nederlandse Waterschapsbank N.V.												
		Standardised Approach											
			/12/2015		As of 30/06/2016								
		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>				
	(min EUR, %)												
	Central governments or central banks	0	0	0		0	0	0					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	0	0	0		0	0	0					
	Corporates of which: SME	0	0	0		0	0	0					
	or which: SME Retail	0	0	0		U	0	0					
<u> </u>	of which: SME	0	0	0		U	0	0					
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0					
Counterpart 8	of which: SME	0	0	0		0	0	0					
counce pure o	Exposures in default	0	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0	0	0	0	0	0				
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	ő		0	ő	0					
	Equity	0	0	ő		ő	ő	ő					
	Securitisation	Ŭ	Ű	Ű		0	Ŭ	l ů					
	Other exposures	0	0	0		0	0	0					
	Standardised Total <sup>2</sup>				0			1	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 does not include Securistisation exposures

		Standardised Approach										
			As of 31,	/12/2015		As of 30/06/2016						
		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>			
	(min EUR, %)											
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks International Organisations	0	0	0		0	0	0				
	International Organisations Institutions	U	0	0		U	0	0				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0	0		0	0	0				
	Secured by mortgages on immovable property	ō	ō	ō		0	ō	ō				
Counterpart 9	of which: SME	0	0	0		0	0	0				
-	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Securitisation											
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>				0				0			

Original exposure, unlike Exposure roller, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Credit value adjustments and provisions per country of counterparty does not include Securistization exposures

		Standardised Approach										
			As of 31	/12/2015		As of 30/06/2016						
		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>			
	(min EUR, %)											
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	ő	ŏ		ő	ő	ő				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0	0		0	0	0				
	Secured by mortgages on immovable property	0	0	0		0	0	0				
Counterpart 10	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0				
	Equity Securitisation	U	0	0		0	0	U				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>			<u> </u>	0				0			

Standardised Total<sup>1</sup>
<sup>10</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.q. substitution effects
<sup>10</sup> Total value adjustments and provisions per country of counterparty does not include Securistisation exposures



#### Credit Risk - IRB Approach

#### Nederlandse Waterschapsbank N.V.

		IRB Approach												
		As of 31/12/2015						As of 30/06/2016						
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments	
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provision	
	Central banks and central governments	0		0	0		0	0		0	0		0	
	Institutions	0		0	0		0	0		0	0		0	
	Corporates	0		0	0		0	0		0	0		0	
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0	
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0	
	Retail	0		0	0		0	0		0	0		0	
	Retail - Secured on real estate property	0		0	0		0	0		0	0		0	
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0		0	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0	
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0	
	Retail - Other Retail	0		0	0		0	0		0	0		0	
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0	
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0	
	Equity				0						0			
	Securitisation	0		0	0		0	0		0	0		0	
	Other non credit-obligation assets				0						0		()	
	IRB Total				0						0			