

Bank Name	N.V. Bank Nederlandse Gemeenten
LEI Code	529900GGYMNGRQTDOO93
Country Code	NL

Please note that the statutory name of 'N.V. Bank Nederlandse Gemeenten' has been changed into 'BNG Bank N.V.', with effect from 27 August 2018



2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	4,266	4,610	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	3,533	3,876	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	146	146	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	instruments) Retained earnings	3,220	3,408	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	463	382	C 01.00 (r180.c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	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		0	0	C 01.00 (r230,c010)	Article 84 of CRR
		Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters				
	A.1.7		-216	-31	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a)
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-2	-3	C 01.00 (r300,c010) + C 01.00 (r340,c010)	of CCR
	A.1.9	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	-25	-24	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 (b) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point b) (iii) and 379(1) of CRR; Articles 36(1) point b) (iv) and 153(8) of CRR and Articles 36(1) point b) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-25	-24	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	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	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	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
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
riansiaonai period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-1	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	-51	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 (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-51	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)	733	733	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	733	733	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)	
	А.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,266	4,610	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	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	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	11,641	12,152	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
CARLAN	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	30.35%	31.90%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	36.65%	37.93%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	36.65%	37.93%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,585	3,876	[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 ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	30.80%	31.90%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	



Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,266	4,610	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,318	4,610	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	122,192	128,164	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	122,244	128,164	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.5%	3.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.5%	3.6%	C 47.00 (r330,c010)	



Risk exposure amounts

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	9,480	9,873
Risk exposure amount for securitisation and re-securitisations in the banking book	1,095	1,105
Risk exposure amount for contributions to the default fund of a CCP	0	1
Risk exposure amount Other credit risk	8,385	8,767
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	100
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	1,210	1,228
Risk exposure amount for operational risk	951	951
Other risk exposure amounts	0	0
Total Risk Exposure Amount	11,641	12,152

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



D&I

	As of 31/12/2017	As of 30/06/2018
(mln EUR) Interest income	5,901	2.878
Of which debt securities income	280	127
Of which loans and advances income	2,357	1,118
Interest expenses	5,469	2,658
(Of which deposits expenses)	141	108
(Of which debt securities issued expenses)	2,131	1,071
(Expenses on share capital repayable on demand)	2,131	0
Dividend income	0	0
Net Fee and commission income	23	13
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial	23	15
assets, net	52	24
Gains or (-) losses on financial assets and liabilities held for trading, net	76	48
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-13	5
Gains or (-) losses from hedge accounting, net	59	9
Exchange differences [gain or (-) loss], net	10	-1
Net other operating income /(expenses)	2	1
TOTAL OPERATING INCOME, NET	641	318
(Administrative expenses)	115	47
(Depreciation)	2	1
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	0	0
(Commitments and guarantees given)	0	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-7	-4
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-4
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-3	1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	2	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	535	275
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	393	207
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	393	207
Of which attributable to owners of the parent	393	207

⁽¹⁾ Information available only as of end of the year

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



Market Risk
N.V. Bank Nederlandse Gemeenten

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	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	12/2017						As of 30/06/2018									
			VaR (Memoran	dum item)	STRESSED VaR (Var (Memorandum item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		RATION RISK AL CHARGE FOR CTP			VaR <i>(Memorandum item)</i>		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE							
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURI		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	12 WEEKS AVERAGE 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 Of which: Specific risk	0	1	0	0	0	0							l 0	0	0	0						
Foreign exchange risk	Ĭ	100	l ő	l ő	l ő	0							l ő	0	l ő	0						
Commodities risk	0	0	ō	0	ō	0							0	0	0	0						
Total	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Credit Risk - Standardised Approach

N.V. Bank Nederlandse Gemeenten

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	10,125	54,824	0		15,257	59,708	0	
	Regional governments or local authorities	36.697	36.256	101		37.486	36.695	100	
	Public sector entities	2,893	2,146	291		2,927	2,242	302	
	Multilateral Development Banks	733	733	0		803	803	0	
	International Organisations	730	730	0		542	542	0	
	Institutions	2.577	2.113	604		2.670	2.154	567	
	Corporates	62,220	7,894	7,092		62,566	8,322	7,501	
	of which: SME	14.314	508	504		14.201	475	471	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	172	45	45		166	47	47	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	37	13	14	20	55	19	19	17
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	1.278	1.278	135		1.261	1.261	126	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	30	30	30		0	0	0	
	Equity	47	47	47		43	43	43	
	Securitisation	3.539	3.423	1.095		4.077	3.870	1.105	
	Other exposures	11,969	11,969	25		11,660	11,660	63	
	Standardised Total	133.047	121.501	9,480	34	139,512	127,366	9.872	62

(4) 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).

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)					****			
	Central governments or central banks	5,140	48,928	0		10,647	54,344	0	
	Regional governments or local authorities Public sector entities	36.245	35.124	0		36.803	35.234	0	
		2,207	1,486	291		2,242	1,537	302	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions					U		0	
		121	138	33		194	207	30	
	Corporates of which: SME	59,671	6,458	6,059		60,164	6,909 475	6,424	
	Retail	14.314	508	504		14.201	4/5	471	
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	172	45	45		166	47	47	
INE I DEKLANDS	of which: SME	1/2	45	45		166	4/	4/	
	Exposures in default	37	13	14	20	55	19	19	14
	Items associated with particularly high risk	0	13	14	20	33	19	19	14
	Covered bonds	578	578	58		614	614	61	
	Claims on institutions and corporates with a ST credit assessment	0	3/6	36		014	014	0	
	Collective investments undertakings (CIU)	0	0	0		0	0		
	Equity	47	47	47		43	43	43	
	Securitisation	-7/	7/	7/		73	73	73	
	Other exposures	11.935	11.935	25		11.660	11.660	63	
	Standardised Total ²	11,555	11,000	2.5	20	11,000	11,000	- 03	45

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

"Or Total value administents and provisions per counter of continentary evolutions before per counterpart evolutions recovers and or continuents and provisions per counter of continentary evolutions and per continuents and provisions per counter of continentary evolutions."

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	649	0			599	^	
	Regional governments or local authorities	0	049	0		0	299	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	1,577	1.577	446		1.526	1,526	421	
	Corporates	1,435	776	481		1.364	755	526	
	of which: SME	1,433	770	701		1,304	733	320	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
INITED KINGDOM	Secured by mortgages on immovable property	0	l ő	0		0	0	0	
MITED MINODON	of which: SME	0		0		0	0	0	
	Exposures in default	0	1 0	0	0	0	0	0	0
	Items associated with particularly high risk	0	1 0	0		0	0	0	
	Covered bonds	531	531	53		600	600	60	
	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²								2

Congraid exposure, unlike Exposure value, is reported before bising into account any effect due to credit conversion factors or credit risk infligation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

,	rovisions per country or counterparty excludes those for securistisation exposures, additional valuation adjus								
					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,186	1,186	0		1,194	1,194	0	
	Regional governments or local authorities	267	314	0		575	582	0	
	Public sector entities	569	569	0		569	588	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	201	161	80		162	143	70	
	Corporates	11	0	0		7	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	
GERMANY	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 ²				0				0

^{(**}Chipsial exposure, unitie: Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

(**Total value adjustments and convisions cor counter of counterparts excluded those for accounters, additional valuation adjustments (AVA) and other own funds reductions related to the exocurse, but includes owneral credit risk adjustments.



Credit Risk - Standardised Approach

N.V. Bank Nederlandse Gemeenten

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	1.099	1.141	0		870	885	0	
	Regional governments or local authorities	0	440	0		0	510	0	
	Public sector entities Multilateral Development Banks	26	0	0		25	25	0	
		0		U		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	653 218	214 202	41 95		763 217	253 201	40 95	
	of which: SME	0	202	95		217	201	95	
	Retail	0				0	0		
	of which: SME	0				0	0		
FRANCE	Secured by mortgages on immovable property	0	, i	0		0	0	0	
TIVATCE	of which: SME	0	i ,	0		0	0	0	
	Exposures in default	0	0	l ő	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	26	26	3		26	26	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	30	30	30		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²								0

Total wabbe adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0			0	0	0	
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0	,	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		Ů	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	ō	0		0	0	0	
Counterpart 5	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 ²				0				0

** Uniquial exposure, unities exposure value, is reported before saving non account any effect of use of coefficient content on the content of the content of the coefficient and the coef

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	1 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	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 6	of which: SME	0	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	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	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	,	,	-			0	-	0

(II) 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) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. So conversal credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

" Total value adjustments and pro	visions per country of counterparty excludes those for securistisation exposures, additional valuation adia	stments (AVAs) and other own funds	reductions related to the exor	sures, but includes oeneral o	redit risk adiustments.				
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(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	0	0	0		0	0	0	
	Corporates	0	0			0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	n n	0		0	0	0	
Country of	of which: SME	0	ō	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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	Ţ.		Ů	0	Ü		Ů	0

¹⁰ Chairul exposure, unlike Exposure value, proceed before taking into account any effect due to credit conversion factors or credit risk mitioation techniques (e.g., substitution effects).

10 Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AWIo) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach N.V. Bank Nederlandse Gemeenten

			IV.V. Dalik I	vederlandse Gerneen	iceri				
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(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	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 6	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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0		0		0	0		
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	- i		Ü	0	Ü		Ů	

Oginal exposure, unlike Disposure value, is reported before balling in the account my effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

Total value adjustments and provisions per country of countempshy excludes those for accountsaction exposures, additional valuations adjustments (JAVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)					0			
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	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 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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	0	0	U			U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	, and the same of							

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks		0	^			^	^	
	Regional governments or local authorities	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		Ů	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 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	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	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				



Credit Risk - IRB Approach

							IRB App	roach					
				As of 3	/12/2017					As of 30	/06/2018		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	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 Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		
	Equity	U		U	0		U	U		U	0		
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets	0		U	0		U	U		U	0		
	IRB Total				•						0		

⁽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).



Sovereign Exposure

N.V. Bank Nederlandse Gemeenten

(min EUR)									As of 31/	12/2017								
				Memo: brea	kdown by acco	ounting portfo	lio											
Country / Region	Financial as	sets: Carrying		Held for			Designated at fair value			Available-for-			Loans and			Held-to-		
		of which: loans and advances	of which: debt securities	trading ¹	of which: Loans and advances	of which: Debt securities	through profit or loss ²	of which: Loans and advances	of which: Debt securities	sale ³	of which: Loans and advances	of which: Debt securities	Receivables ⁴	of which: Loans and advances	of which: Debt securities	maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	41,063.8	32,190.4	8,873.4	0.0	0.0	0.0	124.0	78.3	45.7	8,327.2	0.0	8,327.2	32,612.7	32,112.1	500.6	0.0	0.0	0.0
Austria	736.1	0.0	736.1										•					
Belgium	541.4	0.0	541.4															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	90.5	0.0	90.5															
Estonia	0.0	0.0	0.0															
Finland	784.1	0.0	784.1															
France	1,125.0	0.0	1,125.0															
Germany	2,022.5	266.9	1,755.6															
Greece Hungary	0.0 0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	312.0	0.0	312.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	34,288.9	31,872.8	2,416.1															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	411.8	50.7	361.1															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland Liechtenstein	0.0 0.0		0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	21.1	0.0	21.1															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	730.3	0.0	730.3															
Note:																		

Note:
Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP

(2) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

(3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

(4) Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



		N.V. Bank Nederlandse Gemeenter	tne counterparty											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-halance st	heet exposures	
								Derivatives with po	alalica da la contro	Bardarah aran dah		On-balance si	ieet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	382 197	382 197	0	0	382 197	0	0	0	0	0	0	0	
[10Y - more		77	77 655	0	0	77	0	0	0	0	0	0	0	0
Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Belgium	0	0	0	0	0 0 0	0	0	0	0 0 0	0	0 0 0	0 0 0	
		450 40 490	450 40 490	0 0	45 0 45	405 40 445	0 0	0 0	0	0 0	0 0	0 0	0 0	0
[0 - 3M [Bulgaria	490	490	v	43	743	J	·	Ü	ů	Ü	Ü	ū	J
Γ10Y - more Total Γ 0 - 3M Γ														
[3M - 1Y [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Denmark	0 51 40 0 0	0 51 40 0 0	0 0 0	0 0 0 0 0	0 51 40 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0
[0 - 3M [91	91			91				,				
「1Y - 2Y 「 「2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「 「10Y - more Total	Estonia													



		N.V. Bank Nederlandse Gemeenter												
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off halance of	neet exposures	
												Off-balance si	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0 0	0 0	0 0	0 0 0	0 0 0	0 0	0	0	0	0	0 0 0	0 0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Finland	196 210 374	196 210	0	0	196 210 374	0	0	0	0	0	0	0	
[10Y - more		374 0 779	374 0 779	0	0	374 0 779	0	0	0	0	0	0	0	0
[0 - 3M [0 25	0 25	0	0	0 25	0	0	0	0	0	0	0	
1 1Y - 2Y I 1 2Y - 3Y I 13Y - 5Y I	France	0 0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	
		205 665	205 665	0	0	205 665 895	0 0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [895 575 0	895 575 0	0 0	0 0	0 0	575 0	0	0 0	0 0	0 0	0 0	0	0
[1Y - 2Y [Germany	0 219 250 509	0 219	0	0	0 219 250	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		786	250 509 786	0	0	250 509 786	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		2,338	2,338	0	0	1,763	575	0	0	0	Ö	0	0	0
[1Y - 2Y [[2Y - 3Y [Croatia													
	Croatia													
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [5Y - 10Y	Greece													
Total														
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Hungary													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Ireland													
Total	l													



		ments exposures by country of N.V. Bank Nederlandse Gemeenter												
		N.V. Bank Nederlandse Gemeenter					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet	Bile	ct exposures		Deriva	tives		Off balar	ıce sheet	
	(MIN EON)											Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			T-1-1						1			_		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
		derivative illiancial assets	positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				new for trading	through profit or loss	comprehensive income	amoruseu cost							
1 ME - 0 1						0								
[3M - 1Y [4 0	4 0	0	0	4 0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Italy	0 0 130	0 0 130	0	0	0 0 130	0 0 0	0 0 0	0 0	0 0 0	0 0	0 0 0	0 0 0	
[10Y - more		160 293	160 293	0	0	160 293	0	0	0	0	0	0	0	16
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y [5Y - 10Y	Latvia													
Total Total To - 3M To - 3M														
[3M - 1Y [Lithuania													
[3Y - 5Y [5Y - 10Y [10Y - more	Littiuania													
Total 0 - 3M 3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		0 292 0	0 292 0	0	0	0 292 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
Total [0 - 3M [[3M - 1Y [292	292	0	0	292	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Malta													
[5Y - 10Y [10Y - more														
Total 0 - 3M 3M - 1Y	1	2,298 1,566	2,298 1,566	0	0	0	2,298 1,566	0 3	0 97	0	0	22 243 160	0	
[1Y - 2Y [Netherlands	1,569 1,508 4,705 7,685	2,298 1,566 1,569 1,508 4,705 7,685	0	0 0	0 0 1,040	2,298 1,566 1,569 1,508 3,665 6,781	2 2 0	25 20 0	0	10 0 5	160 94 232	0 0 0	
[5Y - 10Y [10Y - more Total		7,685 15,112 34,444	7,685 15,112 34,444	0	0 78 78	1,040 905 0 1,945	6,781 15,034 32,421	37 345 390	168 703 1,013	0 69	9 250 274	124 5,557 6,431	0	320
[0 - 3M [[3M - 1Y [ĺ	34,444	5-1/-414	, and the second	78	2,543	32,721	390	2/023	<u> </u>	2.7	0,432		310
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Poland													
	4													



		N.V. Bank Nederlandse Gemeenter												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1V - 2V [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	58
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
	Romania													
[10Y - more Total [0 - 3M [[3M - 1Y [
[3M - 1Y [1Y - 2Y 2Y - 3Y														
[3Y - 5Y [5Y - 10Y [10Y - more	Slovakia													
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [5Y - 10Y [10Y - more	Slovenia													
Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [Spain	0 0 0	0	0	0	0	0	0 0 0	0 0 0	0 0	0 0	0 0 0	0 0 0	
[3Y - 5Y [15Y - 10Y 10Y - more	Spani	63 117 235	63 117 234	0 0	0 0	63 114 187	0 3 46	0	0	0	0	0	0	
Total		235 414	234 414	Ō	0	365	49	Ö	ŏ	ŏ	Ŏ	ŏ	ŏ	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Sweden													
[3Y - 5Y [5Y - 10Y [10Y - more	Sincacii													
[10Y - more Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [United Kingdom													
[3Y - 5Y [5Y - 10Y [10Y - more	Onited Kingdom													
Total	1													



		ments exposures by country of N.V. Bank Nederlandse Gemeente												
		n.v. pauk neuerianuse Gemeenre					As of 30/06/2018						_	
						Dire	ct exposures							
				On balance sl	hoot		ct exposures		Deriva	tivec		Off balan	nce sheet	-
	(mln EUR)		<u> </u>	Oil Dalalice Si	licet				Deliva	Lives		OII Dalai	ice sileet	_
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Disk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
「 0 - 3M 「 「 3M - 1Y 「 [1Y - 2Y [
[2Y - 3Y [Iceland													
10-3M F 13M-1Y F 11Y-2Y F 12Y-3Y F														
[1Y - 2Y [[2Y - 3Y [Liechtenstein													
[3Y - 5Y 5Y - 10Y 110Y - more Total														
Total [0 - 3M [[3M - 1Y [
[3M - 17 [Norway													
[3Y - 5Y [5Y - 10Y	Holway													
Total T 0 - 3M f														
「3M - 1Y 「 「1Y - 2Y 「														
f 2Y - 3Y f f3Y - 5Y f f5Y - 10Y f	Australia													
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Canada													
Total														
[0 - 3M [
[1Y - 2Y [Hong Kong													
[5Y - 10Y [10Y - more Total														
[0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Japan													
[3Y - 5Y [[5Y - 10Y [Japan													
l 10Y - more Total	1													



		ments exposures by country of N.V. Bank Nederlandse Gemeenter												
		N.V. DAUK NEGETIANGSE GEMEENTER	<u> </u>				As of 30/06/2018							
Direct exposures														
		On balance sheet							Derivatives Off balance sheet					
	(min EUR) On balance sneet								Deriva	tives		OTT Data	nce sneet	_
										Off-balance sheet exposures				
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
								Demantes manpe	save ian value	Demantes ma	negative ian value			
			Total carrying amount of non-derivative financial									1		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	notional amount	can ying amount	Nodolidi dilibalit			
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [3Y - 5Y [5Y - 10Y	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
T5Y - 10Y 10Y - more Total		21 0 21	21 0 21	0	0	21 0 21	0	0	0	0	0	0	0	0
[0 - 3M [Š	,		Ů	Ť	Ů	Ü	Ü	Ĭ	ŭ	
[1Y - 2Y [[2Y - 3Y [China													
[3Y - 5Y [5Y - 10Y [10Y - more														
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y [5Y - 10Y [Switzerland													
ſ10Y - more														
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Other advanced economies non EEA													
13Y - 5Y 15Y - 10Y 10Y - more	non EEA													
Total [0 - 3M [
「3M - 1Y「 「1Y - 2Y「	Other Central and eastern													
[2Y - 3Y [3Y - 5Y [5Y - 10Y	Europe countries non EEA													
Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Middle East													
[5Y - 10Y [
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Latin America and the													
[3Y - 5Y [[5Y - 10Y [Caribbean													
[10Y - more Total														



General governments exposures by country of the counterparty

General governments exposures by country or true counterparty														
		N.V. Bank Nederlandse Gemeenten As of 30/06/2018												
	Direct exposures On balance sheet Derivatives Off balance she													
	(mln EUR)			Derivatives Off balance sheet										
												Off-balance sheet exposures		
		/ Region Total gross carrying amount of non- derivative financial assets						Derivatives with pos	itive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region		Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions
[0 - 3M [Africa													
TO - 3M	Others	0 0 0 0 0 0 250	0 0 0 0 0 250	0 0 0 0	0 0 0	0 0 0 0 0 250	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
Total		250	250	0	0	250	ő	0	0	0	0	0	0	0

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 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 records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures to central, recording to the exposures of the exposures to the exposures to exposure t

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEE one TEAL Ribbania, Bossia and Hercepoints, PR Mecadonia, Montenegro, Serbia and Turkey.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Known Republic, Catas Saud, Known Republic



Performing and non-performing exposures

	As of 31/12/2017								As of 30/06/2018							
		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		
		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing	On non- performing	guarantees received on non- performing exposures		
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³			days and <=90 days		Of which: defaulted	exposures ²	exposures ³			
Debt securities (including at amortised cost and fair value)	17,119	0	14	14	259	0	0	17,400	0	22	22	5	8	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	8,876	0	0	0	3	0	0	9,005	0	0	0	1	0	0		
Credit institutions	2,415	0	0	0	0	0	0	2,547	0	0	0	0	0	0		
Other financial corporations	3,926	0	14	14	70	0	0	4,210	0	22	22	3	8	0		
Non-financial corporations	1,902	0	0	0	187	0	0	1,637	0	0	0	1	0	0		
Loans and advances(including at amortised cost and fair value)	102,330	0	38	38	51	20	0	105,771	0	55	55	30	17	19		
Central banks	2,996	0	0	0	0	0	0	8,526	0	0	0	0	0	0		
General governments	32,191	0	0	0	0	0	0	31,958	0	0	0	0	0	0		
Credit institutions	13,904	0	0	0	0	0	0	12,196	0	0	0	0	0	0		
Other financial corporations	861	0	0	0	1	0	0	851	0	4	4	0	1	0		
Non-financial corporations	48,803	0	31	31	49	15	0	48,635	0	27	27	24	10	0		
of which: small and medium-sized enterprises at amortised cost	12,234	0	11	11	3	3	0	12,046	0	10	10	11	3	0		
Households	3,575	0	7	7	2	5	0	3,604	0	24	24	6	5	19		
DEBT INSTRUMENTS other than HFT	119,449	0	52	52	311	20	0	123,170	0	76	76	35	26	19		
OFF-BALANCE SHEET EXPOSURES	12,782		0	0	0	0	0	13,532		0	0	2	0	0		

⁽¹⁾ 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

⁽²⁾ Institutions report here collective allowances for incurrred 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)

⁽⁹⁾ 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)

⁽⁴⁾ 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/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - 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 of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/12/2017				As of 30/06/2018							
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying amo with forbearance m		Accumulated impairment, accumulated changes in fair value due to credit risk ar provisions for exposures with forbearand measures ²		Collateral and financial				
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures				
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0					
Central banks	0	0	0	0	0	0	0	•	0	0				
	-	· ·	U	0	ŭ		0	0						
General governments	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	0	0	0	0	0	0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	239	6	3	0	0	221	6	16	3	0				
Central banks	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	221	6	3	0	0	202	6	16	3	0				
of which: small and medium-sized enterprises at amortised cost	153	6	2	0	0	136	6	14	3	0				
Households	19	0	0	0	0	19	0	1	0	0				
DEBT INSTRUMENTS other than HFT	239	6	3	0	0	221	6	16	3	0				
Loan commitments given	2	0	0	0	0	0	0	0	0	0				

⁽¹⁾ 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

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