



## 2022 EU-wide Transparency Exercise

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

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2022 EU-wide Transparency Exercise

### Key Metrics

de Volksbank N.V.

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period		3,182		3,102	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		3,182		3,102	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period		3,182		3,400	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition		3,182		3,400	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period		3,682		3,900	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		3,682		3,900	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount		13,993		14,924	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		13,993		14,924	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	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		22.74%		20.79%	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		22.74%		20.79%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition		22.74%		22.78%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		22.74%		22.78%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition		26.31%		26.13%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		26.31%		26.13%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		62,206		73,418	C 47.00 (r0300,c0010)	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		5.11%		4.63%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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### Leverage ratio

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(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		3,182		3,400	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition		3,182		3,400	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		62,206		73,418	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		62,206		73,418	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		5.11%		4.63%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		5.11%		4.63%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS	<b>A</b>	<b>OWN FUNDS</b>						
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>				<b>3,682</b>	<b>3,900</b>	C 01.00 (0050,0050) Article 4(18) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,918	3,182	3,102	3,102	C 01.00 (0020,0050) Article 50 of CRR	
	A.1.2	Retained earnings	38	0	0	0	C 01.00 (0130,0050) Article 36(1) point (a), 36(2) and 36 (3) point (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	30	-77	-77	-77	C 01.00 (0180,0050) Article 4(50), 36(1) point (e) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	-624	-559	-559	-559	C 01.00 (0200,0050) Article 4(17) and 36(1) point (a) of CRR	
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0050) Article 4(12), 36(1) point (f) and 36 (1) point (j) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0230,0050) Article 81 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	-22	-22	-22	-22	C 01.00 (0250,0050) Article 52 to 55 of and 36 (1) point (j) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-6	-6	-6	-6	C 01.00 (0280,0050) + C 01.00 (0290,0050) Article 4(13), 36(1) point (b) and 37 of CRR, Article 4(15), 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 not of associated DTAs	0	0	0	0	C 01.00 (0320,0050) Article 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-74	-52	-52	-52	C 01.00 (0380,0050) Article 36(1) point (e), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0050) Article 4(20), 36(1) point (a) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0050) Article 4(22), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0050) Article 36(1) point (d) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0460,0050) + C 01.00 (0460,0050) + C 01.00 (0470,0050) + C 01.00 (0470,0050) + C 01.00 (0471,0050) + C 01.00 (0472,0050) Article 4(36), 36(1) point (k) (i) and (ii) of CRR, Article 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0460,0050) Article 36(1) point (k) (i), 24(3) point (b), 24(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	0	0	C 01.00 (0480,0050) Article 4(27), 36(1) point (l), 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	0	0	C 01.00 (0490,0050) Article 36(1) point (c) and 38, Article 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	0	0	C 01.00 (0520,0050) Article 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0550,0050) Article 48 of CRR	
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (0551,0050) Article 36(1) point (m) and Article 470 of CRR	
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0554,0050) Article 36(1) point (n) and Article 133(2) of CRR	
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0552,0050) Article 36(1) point (l) of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-78	-100	-100	-100	C 01.00 (0524,0050) Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0520,0050)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0050) Article 48(1) to (3), and 49 and 48 of CRR		
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0520,0050) Article 479 and 480 of CRR		
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0520,0050) Article 469 to 472, 478 and 481 of CRR		
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	<b>298</b>	<b>298</b>	C 01.00 (0530,0050) Article 46 of CRR		
A.2.1	Additional Tier 1 Capital instruments	0	0	298	298	C 01.00 (0540,0050) + C 01.00 (0570,0050)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0050)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0600,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,0050) + C 01.00 (0660,0050) + C 01.00 (0670,0050)		
A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>3,182</b>	<b>3,182</b>	<b>3,400</b>	<b>3,400</b>	C 01.00 (0050,0050) Article 25 of CRR		
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	C 01.00 (0070,0050) Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	500	500	500	500	C 01.00 (0070,0050) + C 01.00 (0080,0050)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0090,0050) + C 01.00 (0090,0050) + C 01.00 (0090,0050) + C 01.00 (0090,0050) + C 01.00 (0090,0050) + C 01.00 (0090,0050) + C 01.00 (0090,0050) + C 01.00 (0090,0050) + C 01.00 (0090,0050) + C 01.00 (0090,0050)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0080,0050) + C 01.00 (0090,0050) + C 01.00 (0090,0050)		
OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>				<b>13,993</b>	<b>14,924</b>	C 01.00 (0010,0050) Article 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0050,0040)	
	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>22.74%</b>	<b>22.74%</b>	<b>20.79%</b>	<b>20.79%</b>	CA1 (1)	
CAPITAL RATIOS (%) Transitional period	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>22.74%</b>	<b>22.78%</b>	<b>22.78%</b>	CA3 (3)		
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>26.31%</b>	<b>26.13%</b>	<b>26.13%</b>	CA2 (3)		
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>				<b>3,182</b>	<b>3,102</b>	CA1-A.1.13-A.1.21-MINA-A.1.13-A.1.21-A.1.13-MINA-A.1.13-A.1.21
CET1 RATIO (%) Fully loaded <sup>1</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>				<b>22.74%</b>	<b>20.79%</b>	(D.1)/(E-B.1)
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0050)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0050)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0050)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0040)	

(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 formula 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.

## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

de Volksbank N.V.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>		9,342		10,132	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach		3,102		4,185	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach		0		0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach		6,240		5,946	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB		0		0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>		159		153	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA		75		56	C 02.00 (r0640, c0010)
Settlement risk		0		0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)		20		12	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)		0		0	C 02.00 (r0520, c0010)
Of which the standardised approach		0		0	C 02.00 (r0530, c0010)
Of which IMA		0		0	C 02.00 (r0580, c0010)
Of which securitisations and resuritisations in the trading book		0		0	C 19.00 (r0010, c0601) * 12.5 + C 20.00 (r0010, c0450) * 12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110)) * 12.5
Large exposures in the trading book		0		0	C 02.00 (r0680, c0010)
Operational risk		1,392		1,392	C 02.00 (r0590, c0010)
Of which basic indicator approach		0		0	C 02.00 (r0600, c0010)
Of which standardised approach		1,392		1,392	C 02.00 (r0610, c0010)
Of which advanced measurement approach		0		0	C 02.00 (r0620, c0010)
Other risk exposure amounts		3,005		3,179	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total		13,993		14,924	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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**P&L**  
de Volksbank N.V.

(mln EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income		1,057		509
Of which debt securities income		34		17
Of which loans and advances income		1,183		568
Interest expenses		268		137
Of which deposits expenses		178		86
Of which debt securities issued expenses		58		29
(Expenses on share capital repayable on demand)		0		0
Dividend income		0		0
Net Fee and commission income		39		24
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		2		-6
Gains or (-) losses on financial assets and liabilities held for trading, net		-1		34
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		3		23
Gains or (-) losses from hedge accounting, net		3		16
Exchange differences (gain or (-) loss), net		6		1
Net other operating income /(expenses)		0		0
<b>TOTAL OPERATING INCOME, NET</b>		<b>841</b>		<b>464</b>
(Administrative expenses)		566		287
(Cash contributions to resolution funds and deposit guarantee schemes)		79		41
(Depreciation)		23		11
Modification gains or (-) losses, net		0		0
(Provisions or (-) reversal of provisions)		24		-14
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		8		1
(Other provisions)		15		-14
Of which pending legal issues and tax litigation <sup>1)</sup>		0		0
Of which restructuring <sup>2)</sup>		0		0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>		0		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-66		10
(Financial assets at fair value through other comprehensive income)		1		2
(Financial assets at amortised cost)		-67		8
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		-3		0
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		0		0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0		0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>		<b>218</b>		<b>129</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>		<b>162</b>		<b>95</b>
Profit or (-) loss after tax from discontinued operations		0		0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>		<b>162</b>		<b>95</b>
Of which attributable to owners of the parent		162		95

<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."

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Total Assets: fair value and impairment distribution

de Volksbank N.V.

ASSETS:	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits					10,295								9,102				IAS 1.54 (f)
Financial assets held for trading					223	0	199	24					485	0	480	5	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					8	0	0	8					8	0	0	8	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					0	0	0	0					0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					2,330	2,329	0	1					2,585	2,584	0	1	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					57,684								60,929				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					368	0	368	0					2,354	0	2,354	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					866								-1,293				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>					306								689				
<b>TOTAL ASSETS</b>					<b>72,081</b>								<b>74,858</b>				IAS 1.9(a), I.G 6

<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".

Breakdown of financial assets by instrument and by counterparty sector <sup>2</sup>	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References						
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>									
	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	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																								2,587	0	0	-3	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances						0	0	0	0	0	0							0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities						3,296	0	0	-1	0	0							2,830	0	0	-2	0	0	2,830	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances						52,069	1,820	595	-39	-29	-39							56,063	1,624	518	-48	-23	-48	56,063	1,624	518	-48	-23	-48	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.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

de Volksbank N.V.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading		281		606	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>		0		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		0		0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		67,145		69,580	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>		0		0	Accounting Directive art 8(3)
Derivatives – Hedge accounting		732		431	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0		0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions		102		85	IAS 37.10; IAS 1.54(l)
Tax liabilities		9		7	IAS 1.54(n-o)
Share capital repayable on demand		0		0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities		325		475	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		0		0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>		0		0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>		<b>68,595</b>		<b>71,183</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>		<b>3,486</b>		<b>3,675</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>		<b>72,081</b>		<b>74,858</b>	IAS 1.IG6

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



## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

de Volksbank N.V.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives			1,013		1,037	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities		0		0	Annex V.Part 1.31
Deposits	Central banks		757		0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		0		0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		1		26	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		1		1	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		302		2,711	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits		100		2,201	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations		2,017		1,939	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		104		121	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		3,528		3,384	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		1,064		997	ECB/2013/33 Annex 2.Part 2.9.1
	Households		52,583		53,374	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits		6,398		7,088	Annex V.Part 1.42(f), 44(c)	
Debt securities issued			7,902		8,092	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued			500		504	Annex V.Part 1.37
Other financial liabilities			57		54	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>			<b>68,158</b>		<b>70,617</b>	

**2022 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 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments		0										0	0	0	0	0	0	0	0	0	0	0
Of which: General risk		0										0	0	0	0	0	0	0	0	0	0	0
Of which: Specific risk		0										0	0	0	0	0	0	0	0	0	0	0
Equities		0										0	0	0	0	0	0	0	0	0	0	0
Of which: General risk		0										0	0	0	0	0	0	0	0	0	0	0
Of which: Specific risk		0										0	0	0	0	0	0	0	0	0	0	0
Foreign exchange risk		0										0	0	0	0	0	0	0	0	0	0	0
Commodities risk		0										0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		0										0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments		0										0	0	0	0	0	0	0	0	0	0	0
Of which: General risk		0										0	0	0	0	0	0	0	0	0	0	0
Of which: Specific risk		0										0	0	0	0	0	0	0	0	0	0	0
Equities		0										0	0	0	0	0	0	0	0	0	0	0
Of which: General risk		0										0	0	0	0	0	0	0	0	0	0	0
Of which: Specific risk		0										0	0	0	0	0	0	0	0	0	0	0
Foreign exchange risk		0										0	0	0	0	0	0	0	0	0	0	0
Commodities risk		0										0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		0										0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks				11,811	14,235	0		
	Regional governments or local authorities					726	76		
	Public sector entities				1,184	988	33		
	Multilateral Development Banks				664	664	0		
	International Organisations				71	71	0		
	Institutions				4,336	4,333	1,111		
	Corporates				2,002	1,493	1,266		
	of which: SME				24	21	16		
	Retail				634	153	95		
	of which: SME				181	111	63		
	Secured by mortgages on immovable property				607	673	302		
	of which: SME				676	661	339		
	Exposures in default				0	0	0		28
	Items associated with particularly high risk				17	17	22		
Covered bonds				0	0	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective Investments Undertakings (CIU)				1	1	4			
Equity				12	12	12			
Other exposures				12	12	12			
Standardised Total <sup>2</sup>				24,462	23,656	3,261		43	

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

<sup>2</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2021 exercise.  
<sup>3</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NETHERLANDS	Central governments or central banks				11,432	11,291	0		
	Regional governments or local authorities				143	147	0		
	Public sector entities				332	156	31		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				360	360	24		
	Corporates				1,265	729	669		
	of which: SME				23	20	16		
	Retail				626	132	94		
	of which: SME				181	111	63		
	Secured by mortgages on immovable property				604	620	348		
	of which: SME				672	668	337		
	Exposures in default				0	0	0		23
	Items associated with particularly high risk				0	0	0		
Covered bonds				85	85	0			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective Investments Undertakings (CIU)				1	1	4			
Equity				12	12	12			
Other exposures				242	242	215			
Standardised Total <sup>2</sup>								29	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SWITZERLAND	Central governments or central banks				0	0	0		
	Regional governments or local authorities				309	309	62		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				2,131	2,131	69		
	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, unless Exposure Value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks				680	680	0		
	Regional governments or local authorities				138	146	0		
	Public sector entities				684	684	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				201	201	71		
	Corporates				90	90	66		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				2	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				28	27	3			
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, unless Exposure Value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks				199	215	0		
	Regional governments or local authorities				60	60	14		
	Public sector entities				266	266	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				146	139	54		
	Corporates				115	115	38		
	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, unless Exposure Value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<i>(in EUR, %)</i>									
<b>Other Countries</b>	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				494	494	0	0	
	International Organisations				31	31	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	0
	Items associated with particularly high risk				0	0	0	0	0
Covered bonds				0	0	0	0	0	
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				0	0	0	0	0	
Other exposures				0	0	0	0	0	
Standardised Total <sup>2</sup>				0	0	0	0	0	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<i>(in EUR, %)</i>									
<b>BELGIUM</b>	Central governments or central banks				516	516	0	0	
	Regional governments or local authorities				35	35	0	0	
	Public sector entities				0	0	0	0	
	Multilateral Development Banks				0	0	0	0	
	International Organisations				0	0	0	0	
	Institutions				7	7	0	0	
	Corporates				248	246	246	0	
	of which: SME				4	1	0	0	
	Retail				1	1	0	0	
	of which: SME				1	1	1	0	1
	Secured by mortgages on immovable property				1	1	0	0	
	of which: SME				1	1	1	0	1
	Exposures in default				0	0	0	0	0
	Items associated with particularly high risk				0	0	0	0	0
Covered bonds				0	0	0	0	0	
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				0	0	0	0	0	
Other exposures				0	0	0	0	0	
Standardised Total <sup>2</sup>				0	0	0	0	1	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<i>(in EUR, %)</i>									
<b>UNITED KINGDOM</b>	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				267	267	8	0	
	Institutions				162	161	79	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	0
	Items associated with particularly high risk				0	0	0	0	0
Covered bonds				0	0	0	0	0	
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				0	0	0	0	0	
Other exposures				0	0	0	0	0	
Standardised Total <sup>2</sup>				0	0	0	0	0	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<i>(in EUR, %)</i>									
<b>Country of Counterpart 8</b>	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	0
	Items associated with particularly high risk				0	0	0	0	0
Covered bonds				0	0	0	0	0	
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				0	0	0	0	0	
Other exposures				0	0	0	0	0	
Standardised Total <sup>2</sup>				0	0	0	0	0	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<i>(in EUR, %)</i>									
<b>Country of Counterpart 9</b>	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	0
	Items associated with particularly high risk				0	0	0	0	0
Covered bonds				0	0	0	0	0	
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				0	0	0	0	0	
Other exposures				0	0	0	0	0	
Standardised Total <sup>2</sup>				0	0	0	0	0	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<i>(in EUR, %)</i>									
<b>Country of Counterpart 10</b>	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	0
	Items associated with particularly high risk				0	0	0	0	0
Covered bonds				0	0	0	0	0	
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				0	0	0	0	0	
Other exposures				0	0	0	0	0	
Standardised Total <sup>2</sup>				0	0	0	0	0	

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks				12,050	12,448	77		
	Regional governments or local authorities				814	838	102		
	Public sector entities				1,237	1,042	33		
	Multilateral Development Banks				494	494	0		
	International Organisations				135	135	0		
	Institutions				6,090	6,037	1,703		
	Corporates				2,388	1,819	1,404		
	of which: SME				26	13	13		
	Retail				609	147	92		
	of which: SME				162	104	60		
	Secured by mortgages on immovable property				865	862	468		
	of which: SME				854	830	431		
	Exposures in default				107	68	73	33	
	Items associated with particularly high risk				0	0	0		
Covered bonds				249	248	25			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				12	12	12			
Other exposures				47	47	0			
<b>Standardised Total<sup>4</sup></b>				<b>26,495</b>	<b>25,695</b>	<b>4,338</b>	<b>55</b>		

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

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NETHERLANDS	Central governments or central banks				10,269	10,628	77		
	Regional governments or local authorities				126	122	0		
	Public sector entities				311	156	31		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				474	428	1,177		
	Corporates				1,218	811	705		
	of which: SME				19	16	13		
	Retail				621	346	92		
	of which: SME				162	104	60		
	Secured by mortgages on immovable property				863	828	438		
	of which: SME				852	828	438		
	Exposures in default				102	68	73	33	
	Items associated with particularly high risk				0	0	0		
Covered bonds				137	137	14			
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				12	12	12			
Equity				0	0	0			
Other exposures				574	574	357			
<b>Standardised Total<sup>4</sup></b>							<b>48</b>		

(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) 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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SWITZERLAND	Central governments or central banks				0	0	0		
	Regional governments or local authorities				432	432	86		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				3,310	3,310	662		
	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			
<b>Standardised Total<sup>4</sup></b>							<b>0</b>		

(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) 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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks				822	822	0		
	Regional governments or local authorities				108	128	0		
	Public sector entities				614	594	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				368	368	131		
	Corporates				93	93	73		
	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				52	52	5			
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>4</sup></b>							<b>3</b>		

(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) 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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks				185	200	0		
	Regional governments or local authorities				77	77	15		
	Public sector entities				292	292	2		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				127	111	46		
	Corporates				113	113	47		
	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				82	82	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>4</sup></b>							<b>3</b>		

(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) 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.

de Volksbank N.V.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other Countries	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	494	494	494	0	494	494	494	0
	International Organisations	125	125	125	0	125	125	125	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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 bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>								<b>0</b>	

(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) Total value adjustments and provisions per country of counterparties 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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
BELGIUM	(in EUR, %)								
	Central governments or central banks	271	271	271	0	271	271	271	0
	Regional governments or local authorities	34	34	34	0	34	34	34	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2	2	2	0	2	2	2	0
	Corporates	231	231	231	0	231	231	231	0
	of which: SME	4	4	4	0	4	4	4	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>								<b>2</b>	

(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) Total value adjustments and provisions per country of counterparties 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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	204	204	204	0	204	204	204	0
	Corporates	362	362	362	0	362	362	362	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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 bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>								<b>0</b>	

(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) Total value adjustments and provisions per country of counterparties 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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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 bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>								<b>0</b>	

(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) Total value adjustments and provisions per country of counterparties 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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 9	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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 bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>								<b>0</b>	

(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) Total value adjustments and provisions per country of counterparties 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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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 bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>								<b>0</b>	

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

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions
(in EUR, %)									
Consolidated data	Central banks and central governments					0	0	0	0
	Institutions					0	0	0	0
	Corporates					0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0
	Corporates - Of Which: SME					0	0	0	0
	Retail					49,685	539	49,685	6,240
	Retail - Secured on real estate property					49,685	539	49,685	6,240
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					49,685	539	49,685	6,240
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					0	0	0	0
Retail - Other Retail - Of Which: SME					0	0	0	0	
Retail - Other Retail - Of Which: non-SME					0	0	0	0	
Equity					0	0	0	0	
Other non credit-obligation assets					0	0	0	0	
IRB Total <sup>3</sup>								6,240	

(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 unlike in the results prior to the 2018 exercise.

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

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions
(in EUR, %)									
NETHERLANDS	Central banks and central governments					0	0	0	0
	Institutions					0	0	0	0
	Corporates					0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0
	Corporates - Of Which: SME					0	0	0	0
	Retail					49,606	536	49,606	6,229
	Retail - Secured on real estate property					49,606	536	49,606	6,229
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					49,606	536	49,606	6,229
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					0	0	0	0
Retail - Other Retail - Of Which: SME					0	0	0	0	
Retail - Other Retail - Of Which: non-SME					0	0	0	0	
Equity					0	0	0	0	
Other non credit-obligation assets					0	0	0	0	
IRB Total								6,229	

(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 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions
(in EUR, %)									
SWITZERLAND	Central banks and central governments					0	0	0	0
	Institutions					0	0	0	0
	Corporates					0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0
	Corporates - Of Which: SME					0	0	0	0
	Retail					2	2	2	0
	Retail - Secured on real estate property					2	2	2	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					2	2	2	0
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					0	0	0	0
Retail - Other Retail - Of Which: SME					0	0	0	0	
Retail - Other Retail - Of Which: non-SME					0	0	0	0	
Equity					0	0	0	0	
Other non credit-obligation assets					0	0	0	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).

		IRB Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions
(in EUR, %)									
GERMANY	Central banks and central governments					0	0	0	0
	Institutions					0	0	0	0
	Corporates					0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0
	Corporates - Of Which: SME					0	0	0	0
	Retail					8	8	8	1
	Retail - Secured on real estate property					8	8	8	1
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					8	8	8	1
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					0	0	0	0
Retail - Other Retail - Of Which: SME					0	0	0	0	
Retail - Other Retail - Of Which: non-SME					0	0	0	0	
Equity					0	0	0	0	
Other non credit-obligation assets					0	0	0	0	
IRB Total								1	

(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 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>2</sup>	Risk exposure amount Of which: defaulted	Value adjustments and provisions
(in EUR, %)									
FRANCE	Central banks and central governments					0	0	0	0
	Institutions					0	0	0	0
	Corporates					0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0
	Corporates - Of Which: SME					0	0	0	0
	Retail					2	2	2	0
	Retail - Secured on real estate property					2	2	2	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					2	2	2	0
	Retail - Qualifying Revolving					0	0	0	0
	Retail - Other Retail					0	0	0	0
Retail - Other Retail - Of Which: SME					0	0	0	0	
Retail - Other Retail - Of Which: non-SME					0	0	0	0	
Equity					0	0	0	0	
Other non credit-obligation assets					0	0	0	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).





		IRB Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	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	50,053	430	50,053	5,946	378	81		
	Retail - Secured on real estate property	50,053	430	50,053	5,946	378	81		
	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	50,053	430	50,053	5,946	378	81		
	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			
<b>IRB Total<sup>3</sup></b>						<b>5,946</b>			

(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 unlike in the results prior to the 2019 exercise.

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

		IRB Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments	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	49,978	427	49,978	5,936	375	80		
	Retail - Secured on real estate property	49,978	427	49,978	5,936	375	80		
	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	49,978	427	49,978	5,936	375	80		
	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			
<b>IRB Total</b>									

(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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments	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	1	1	1	0	0	0		
	Retail - Secured on real estate property	1	1	1	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	1	1	1	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0		
Equity	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0			
<b>IRB Total</b>									

(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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	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	7	7	7	1	0	0		
	Retail - Secured on real estate property	7	7	7	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	7	7	7	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			
<b>IRB Total</b>									

(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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments	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	1	1	1	0	0	0		
	Retail - Secured on real estate property	1	1	1	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	1	1	1	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0		
Equity	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0			
<b>IRB Total</b>									

(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).













**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

de Volksbank N.V.

As of 31/12/2021

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		51	51	0	0	0	0	0	0	0	0	0	0	0	0	0
		20	20	0	0	0	0	0	0	0	0	0	0	0	0	0
		71	71	0	0	0	0	0	0	0	0	0	0	0	0	0

**Notes and definitions**

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

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

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

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

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

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

**Regions:**

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

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

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, 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.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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













**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

de Volksbank N.V.

**As of 30/06/2022**

(min 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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions	
Risk weighted exposure amount																	
	Africa																
	Others																
		<b>135</b>	<b>135</b>	<b>0</b>	<b>0</b>	<b>135</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>

**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 counterparties with full or partial government guarantees

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

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

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

Regions:

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

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

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, 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.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
de Volksbank N.V.

	As of 30/09/2021							As of 31/12/2021								
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>			Collaterals and financial guarantees received on non-performing exposures <sup>(2)</sup>	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>			Collaterals and financial guarantees received on non-performing exposures <sup>(2)</sup>
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>3</sup>		On performing exposures <sup>4</sup>	On non-performing exposures <sup>5</sup>	Of which Stage 3	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>3</sup>		On performing exposures <sup>4</sup>	On non-performing exposures <sup>5</sup>	Of which Stage 3			
		Of which: defaulted	Of which Stage 3						Of which: defaulted	Of which Stage 3						
<b>Cash balances at central banks and other demand deposits</b>																
<b>Debt securities (including at amortised cost and fair value)</b>							10,283	0	0	0	0	0	0	0	0	0
Central banks							5,626	0	0	0	0	0	2	0	0	0
General governments							0	0	0	0	0	0	0	0	0	0
Credit institutions							4,153	0	0	0	0	1	0	0	0	0
Other financial corporations							978	0	0	0	0	0	0	0	0	0
Non-financial corporations							165	0	0	0	0	0	0	0	0	0
							331	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>							54,495	136	602	602	595	69	40	39	553	
Central banks							511	0	0	0	0	0	0	0	0	0
General governments							556	0	0	0	0	0	0	0	0	0
Credit institutions							4,044	0	0	0	0	0	0	0	0	0
Other financial corporations							199	0	0	0	0	0	0	0	0	0
Non-financial corporations							1,361	9	28	28	28	4	4	4	18	
of which: small and medium-sized enterprises							337	0	27	27	27	5	4	4	18	
of which: Loans collateralised by commercial immovable property							323	0	22	22	22	4	3	3	18	
Households							47,852	127	574	574	567	61	34	34	538	
of which: Loans collateralised by residential immovable property							47,496	125	544	544	537	58	20	20	523	
of which: Credit for consumption							52	1	10	10	9	0	10	9	0	
<b>DEBT INSTRUMENTS other than MPT</b>							70,406	136	602	602	595	69	40	39	553	
<b>OFF-BALANCE SHEET EXPOSURES</b>							3,415		13	13	12	8	5	5	6	

<sup>(1)</sup> For the definition of non-conforming exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>(2)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(3)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.

<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 PFRDP framework (paragraph F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. 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 PFRDP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
de Volksbank N.V.

	As of 31/03/2022							As of 30/06/2022							
	Gross carrying amount/ Nominal amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>			
	Of which performing but past due > 30 days and <=90 days	Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3		Of which: defaulted	Of which Stage 3			Of which: defaulted	Of which Stage 3					
<b>Cash balances at central banks and other demand deposits</b>															
<b>Debt securities (including at amortised cost and fair value)</b>															
Central banks															
General governments															
Credit institutions															
Other financial corporations															
Non-financial corporations															
<b>Loans and advances (including at amortised cost and fair value)</b>															
Central banks															
General governments															
Credit institutions															
Other financial corporations															
Non-financial corporations															
of which: small and medium-sized enterprises															
of which: Loans collateralised by commercial immovable property															
Households															
of which: Loans collateralised by residential immovable property															
of which: Credit for consumption															
<b>DEBT INSTRUMENTS other than HFT</b>															
<b>OFF-BALANCE SHEET EXPOSURES</b>															

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP Reporting Template F 18.02 / F 18.03, which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## 2022 EU-wide Transparency Exercise

### Forborne exposures

de Volksbank N.V.

(min EUR)	As of 30/09/2021				As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
<b>Cash balances at central banks and other demand deposits</b>					0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>					0	0	0	0	0	0
Central banks					0	0	0	0	0	0
General governments					0	0	0	0	0	0
Credit institutions					0	0	0	0	0	0
Other financial corporations					0	0	0	0	0	0
Non-financial corporations					0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>					1,535	404	34	22	1,483	376
Central banks					0	0	0	0	0	0
General governments					0	0	0	0	0	0
Credit institutions					0	0	0	0	0	0
Other financial corporations					0	0	0	0	0	0
Non-financial corporations					53	16	4	2	44	12
of which: small and medium-sized enterprises					53	16	3	2	44	12
Households					1,482	388	30	20	1,439	364
<b>DEBT INSTRUMENTS other than HFT</b>					1,535	404	34	22	1,483	376
<b>Loan commitments given</b>					10	3	0	0	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>										
Loans and advances that have been forborne more than twice <sup>3</sup>					0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>					0					

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

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

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

## 2022 EU-wide Transparency Exercise

### Forborne exposures

de Volksbank N.V.

	As of 31/03/2022				As of 30/06/2022					
	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 collateral and financial guarantees received on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(mln EUR)										
<b>Cash balances at central banks and other demand deposits</b>					0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>					0	0	0	0	0	0
Central banks					0	0	0	0	0	
General governments					0	0	0	0	0	
Credit institutions					0	0	0	0	0	
Other financial corporations					0	0	0	0	0	
Non-financial corporations					0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>					1,277	304	27	20	1,240	280
Central banks					0	0	0	0	0	0
General governments					0	0	0	0	0	0
Credit institutions					0	0	0	0	0	0
Other financial corporations					0	0	0	0	0	0
Non-financial corporations					28	13	3	3	23	9
of which: small and medium-sized enterprises					28	13	3	3	23	
Households					1,249	292	24	17	1,217	271
<b>DEBT INSTRUMENTS other than HFT</b>					1,277	304	27	20	1,240	
<b>Loan commitments given</b>					7	3	2	2	2	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>										
Loans and advances that have been forborne more than twice <sup>3</sup>					0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>					0					

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

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

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

**2022 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 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>		Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>		Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>		Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	
	Of which: non-performin	Of which: non-performin				Of which: non-performin	Of which: non-performin				Of which: non-performin	Of which: non-performin				Of which: non-performin	Of which: non-performin			
	of which: defaulted	of which: defaulted																		
A Agriculture, forestry and fishing					0	0	0	0	0	0					0	0	0	0	0	
B Mining and quarrying					0	0	0	0	0	0					0	0	0	0	0	
C Manufacturing					21	7	7	21	2	0					21	5	5	21	3	
D Electricity, gas, steam and air conditioning supply					563	0	0	563	1	0					553	43	43	553	14	
E Water supply					0	0	0	0	0	0					0	0	0	0	0	
F Construction					24	1	1	24	0	0					29	0	0	29	0	
G Wholesale and retail trade					28	1	1	28	1	0					32	0	0	32	0	
H Transport and storage					3	0	0	3	0	0					0	0	0	0	0	
I Accommodation and food service activities					3	1	1	3	0	0					3	0	0	3	0	
J Information and communication					3	0	0	3	0	0					2	0	0	2	0	
K Financial and insurance activities					199	0	0	199	4	0					230	7	7	230	3	
L Real estate activities					288	3	3	288	2	0					283	3	3	283	2	
M Professional, scientific and technical activities					56	5	5	56	1	0					71	3	3	71	1	
N Administrative and support service activities					7	0	0	7	0	0					9	0	0	9	0	
O Public administration and defence, compulsory social security					0	0	0	0	0	0					0	0	0	0	0	
P Education					1	0	0	1	0	0					1	0	0	1	0	
Q Human health services and social work activities					127	0	0	127	0	0					122	0	0	122	0	
R Arts, entertainment and recreation					15	0	0	15	0	0					12	0	0	12	0	
S Other services					23	1	1	23	0	0					4	1	1	4	0	
Loans and advances					1,361	28	28	1,361	11	0					1,379	62	62	1,379	24	

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