

Bank Name	BNG Bank N.V.
LEI Code	529900GGYMNGRQTDOO93
Country Code	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.

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Key Metrics

BNG Bank 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
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		4,080		4,013	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		4,080		4,013	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period		4,813		4,322	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		4,813		4,322	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period		4,813		4,322	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		4,813		4,322	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
Risk exposure amounts						
Total risk exposure amount		12,760		10,909	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		12,760		10,909	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		31.97%		36.78%	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		31.97%		36.78%	(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		37.72%		39.62%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		37.72%		39.62%	(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		37.72%		39.62%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		37.72%		39.62%	(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))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		45,277		52,387	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		10.63%		8.25%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

BNG Bank N.V.

_	(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		4,813		4,322	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition		4,813		4,322	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		45,277		52,387	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		45,277		52,387	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		10.63%		8.25%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		10.63%		8.25%	[A.2]/[B.2]	

2022 EU-wide Transparencv Exercise Capital

Capital BNG Bank N.V.

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	13013010312021	4,813	AS 01 51/05/2022	4,322		Articles 4(118) and 72 of OR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		4,813		4,322	C 01.00 (r0020.c0010)	Anticles 50 of CIRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital		4,080		4,013		Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings		3.735		3.824	C 01.00 (r0030,c0010) C 01.00 (r0130,c0010)	Articles 26(1) points (a) and (b), 27 to 25, 39(1) point (r) and 42 or Crick Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.2			213		5,624	C 01.00 (r0180,c0010)	Articles 40(1) point (c), 20(2) and 36 (1) points (a) and (1) or Uok Articles 4(200), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.3	Accumulated other comprehensive income Other Reserves		0		0	C 01.00 (r0200,c0010)	Articles 4(107), and 25(1) point (e) and 26 (1) point (f) or Unit
	A.1.5	Funds for general banking risk		0		0	C 01.00 (r0210.c0010)	Articles 4(112), 26(1) point (0) and 36 (1) point (0) of CBR
							C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.6 A.1.7	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters		-13		-17		
	A.1.7			-13		-17	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (I) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 38(1) point (b) and 37 point (a) of
	A.1.8 A.1.9	(-) Intangible assets (including Goodwil) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0			(r0340,c0010)	CDR
						0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0		0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0		0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0		0	$\begin{array}{l} C \; 01.00 \; (r0450, c0010) + C \; 01.00 \\ (r0460, c0010) + C \; 01.00 \; (r0470, c0010) \; + C \\ 01.00 \; (r0471, c0010) + C \; 01.00 \; (r0472, c0010) \end{array}$	Articles 4(36), 38(1) point (b) (i) and 89 to 91 of CR9; Articles 38(1) point (b) (ii), 243(1) point (b), 344(1) point (b) and 258 of CR9; Articles 38(1) point b) (iii) and 379(3) of CR9; Articles 38(1) point b) (iv) and 153(8) of CR9; Articles 38(1) point b) (vi) and 153(8) of CR9.
	A.1.14.1	Of which: from securitisation positions (-)		0		0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of ORR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	C 05.00 (r0480,c0050)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0		0	C 05.00 (r0490,c0050)	Articles $36(1)\ point\ (c)\ and\ 38;\ Articles\ 48(1)\ point\ (a)\ and\ 48(2)\ of\ CRR$
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0		0	C 01.00 (r0500,c0010)	eq:Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CBR
	A.1.18	(-) Amount exceding the 17.65% threshold		0		0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures		0		0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls		0		0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges		0		0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0		0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0		0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments		0		0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0		0	C 05.00 (r0220,c0050)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0		0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0		0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		733		309	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		733		309	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	C 01.00 (r0604,c0010) + C 01.00 (r0704,c0010) + C 01.00 (r0716,c0010) + C 01.00 (r0704,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments		0		0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,813		4,322	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		0		0	C 01.00 (r0750,c0010)	Article 71 of CBR
	A.4.1	Tier 2 Capital instruments		0		0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions		0		0	C 01.00 (+0910,c0010) + C 01.00 (+0920,c0010) + C 01.00 (+0930,c0010) + C 10.00 (+0940,c0010) + C 01.00 (+0950,c0010) + C 01.00 (+0955,c0010) + C 01.00 (+0970,c0010) - C 01.00 (+0974,c0010) + C 01.00 (+0978,c0010)	
	A.4.3	Tier 2 transitional adjustments		0		0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT		12,760		10,909	C 02.00 (r0010,c0010)	Articlas 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included		0		0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		31.97%		36.78%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)		37.72%		39.62%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)		37.72%		39.62%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,080		4,013	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.2.0)	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		31.97%		36.78%	A.4.3.01.01] [D.1]/[B-B.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0040)	
		Aujustments included in KWAS due to 1rK5 9 transitional an angements sted based on bank's supervisory reporting. Therefore, any capital instruments that are not elipible from a re				÷		

(1)The fully loaded CET1 cable 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 cable ratio estimation is based on the formulae stated in column "COREP COCE" – elease note that this minkt lead to differences to fully loaded CET1 cable ratios estimation is based on the formulae stated in column "COREP COCE" – elease note that this minkt lead to differences to fully loaded CET1 cable ratios estimation is based on the formulae stated in column "COREP COCE" – elease note that this minkt lead to differences to fully loaded CET1 cable ratios estimation is based on the formulae stated in column "COREP COCE" – elease note that this minkt lead to differences to fully loaded CET1 cable ratios estimation is based on the formulae stated in column "COREP COCE" – elease note that this minkt lead to differences to fully loaded CET1 cable ratios estimation is based on the formulae stated in column "COREP COCE" – elease note that this minkt lead to differences to fully loaded CET1 cable ratios estimation is based on the formulae stated in column "COREP COCE" – elease note that this minkt lead to differences to fully loaded CET1 cable ratios estimated by the earticization based estimated and the formulae stated in column "COREP COCE" – elease note that this minkt lead to differences to fully loaded CET1 cable ratios estimated by the earticization based estimated and the estimated and the estimated estimated and the estimated es

Overview of Risk exposure amounts

BNG Bank N.V.

		RW	As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹		8,263		7,799	C 02.00 (10046, c0010) - (C 07.00 (10080, c1220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c1220, s001) + C 08.01 (10040, c0286, s001) + C 08.01 (10040, c0286, s001) + C 08.01 (10040, c0286, s002) + C 08.01 (10056, c0286, s002) + C 08.01 (10040, c028, s002) + C 08.01 (10056, c0286, s002) + C 08.01 (10040, c028, s002) + C 08.01 (10056, c0286, s002) + C 08.01 (10040, c028, s002) + C 08.01 (10040, c0280, s002) + C 08.01 (10040, c0280) + C 08.01 (10040, c028
Of which the standardised approach		8,263		7,799	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		0		0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r006 c0260, s001)]
Of which equity IRB		0		0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²		1,485		863	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, c0160)
Credit valuation adjustment - CVA		1,378		658	C 02.00 (r0640, c0010)
Settlement risk		0		0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)		791		746	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 resecuritisations 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,c1000),C 24.00(r0010, c01100)*12.5
Large exposures in the trading book		0		0	C 02.00 (r0680, c0010)
Operational risk		843		843	C 02.00 (r0590, c0010)
Of which basic indicator approach		0		0	C 02.00 (r0600, c0010)
Of which standardised approach		843		843	C 02.00 (r0610, c0010)
Of which advanced measurement approach		0		0	C 02.00 (r0620, c0010)
Other risk exposure amounts		0		0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total		12,760		10,909	

² 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.

EBA EUROPEAN BANKING AUTHORITY



2022 EU-wide Transparency Exercise P&L BNG Bank N.V.

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income		4,412		2,172
Of which debt securities income		156		68
Of which loans and advances income		1,813		851
Interest expenses		4,029		1,954
(Of which deposits expenses)		81		26
(Of which debt securities issued expenses)		1,280		633
(Expenses on share capital repayable on demand)		0		0
Dividend income		0		0
Net Fee and commission income		17		8
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		72		42
Gains or (-) losses on financial assets and liabilities held for trading, net		64		219
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		-61		-205
Gains or (-) losses from hedge accounting, net		56		36
Exchange differences [gain or (-) loss], net		-8		3
Net other operating income /(expenses)		1		0
TOTAL OPERATING INCOME, NET		524		321
(Administrative expenses)		157		53
(Cash contributions to resolution funds and deposit guarantee schemes)		2		20
(Depreciation)		3		1
Modification gains or (-) losses, net		0		0
(Provisions or (-) reversal of provisions)		-4		-1
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		-4		-1
(Other provisions)		0		0
Of which pending legal issues and tax litigation ¹		0		0
Of which restructuring ¹		0		0
(Increases or (-) decreases of the fund for general banking risks, net) ²		0		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		24		-13
(Financial assets at fair value through other comprehensive income)		-1		0
(Financial assets at amortised cost)		24		-13
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		-2		-1
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates		4		10
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0		0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		349		272
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		236		206
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		236		206
Of which attributable to owners of the parent		236		206

Of Whith antibiotic to writes out the port of (¹⁰) Information available only as of end of the year
(²¹) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."
(²¹) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a.")

Total Assets: fair value and impairment distribution

BNG Bank N.V.

(min EUR)	ı	As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30	06/2022		
		Fa	ir value hieraro	:hy		R	air value hierar	chy		Fa	ir value hierar	:hy		Fa	ir value hierar	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits					9,287								25,354				IAS 1.54 (i)
Financial assets held for trading					267	0	267	0					370	0	370	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					70	0	70	0					35	0	26	9	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					1,313	106	1,198	10					1,101	76	1,025	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					8,572	8,482	90	0					7,255	7,173	82	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					110,503								102,910				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					5,419	0	5,419	0					4,023	0	4,023	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					13,555								-3,013				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹					72								233				
TOTAL ASSETS					149,057								138,267				IAS 1.9(a), IG 6

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

(min E	EUR)		A	s of 30/09/20	21					As of 31	/12/2021					As of 31/	03/2022					As of 30	/06/2022			
	Gross carrying amount ⁽²⁾ Accumulated impairment ⁽²⁾		nent ⁽²⁾	Gross	carrying amou	int ⁽²⁾	Accum	ulated impain	nent ⁽²⁾	Gross carrying amount ⁽²⁾ Accumulated impairment ⁽²⁾				ent ⁽²⁾	Gross carrying amount ⁽²⁾ Accumulated impairment ⁽²⁾				ient ⁽²⁾							
Breakdown of financial assets by instrument and by counterparty sector ¹		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	increase in credit risk since	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	increase in credit risk since	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 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other								8,572	0	0	0	0	0							7,255	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances							0	0	0	0	0	0							0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities							7,566	68	0	0	-2	0							7,303	52	0	0	-1	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances							102,147	412	549	-5	-8	-224							94,701	475	606	-6	-9	-210	Annex V.Part 1.32, 44(a)

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

(2) 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.



Breakdown of liabilities

BNG Bank N.V.

(min EUR)

		Carrying) amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading		724		492	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹		0		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		310		221	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		126,424		124,837	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹		0		0	Accounting Directive art 8(3)
Derivatives – Hedge accounting		16,211		7,712	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		3		2	IAS 37.10; IAS 1.54(I)
Tax liabilities		108		44	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		214		414	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 ¹		0		0	Annex V Part 1.29
TOTAL LIABILITIES		143,994		133,722	IAS 1.9(b);IG 6
TOTAL EQUITY		5,062		4,545	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		149,057		138,267	IAS 1.IG6

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



Breakdown of liabilities

BNG Bank N.V.

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives			16,936		8,204	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
Short positions	Debt securities		0		0	Annex V.Part 1.31
	Central banks		19,016		18,957	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		818		1,404	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		654		1,269	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		1,254		1,505	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits		746		954	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations		1,772		3,017	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		543		673	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		1,847		2,014	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		1,516		1,763	ECB/2013/33 Annex 2.Part 2.9.1
	Households		381		366	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		310		295	Annex V.Part 1.42(f), 44(c)
Debt securities issued			101,647		97,795	Annex V.Part 1.37, Part 2.98
Of which: Subordir	nated Debt securities issued		0		0	Annex V.Part 1.37
Other financial liabilities			0		0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			143,670		133,262	

EBA ELADOREAN

2022 EU-wide Transparency Exercise Market Risk

BNG Bank N.V.

	SA					I	м									IM						
			Var (Memorandum item) STRESSED Var (Memorandum item) ALL PRICE RISKS CAPITAL CHARGE FOR CTP Var (Memorandum item) STRESSED Var (Memorandum item) STRESSED Var (Memorandum item)			DEFAU	INCREMENTAL DEFAULT AND ALL PRICE RISKS CAPITAL CHARGE MIGRATION RISK FOR CTP CAPITAL CHARGE															
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: General risk Foreign exchange risk Commodities risk		0 0 0 0 0 0 0 0 0											0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0						
Total	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022		ļ		Į		0	0	0	0 As of 30/0	0 i/2022	0	0	0	0	Ū
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk		0 0 0 0 0 0 0 0 0											0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0						
Total		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.



EBA were a standardised Approach Credit Risk - Standardised Approach BKG Bank N.V.

					Standardise	ed Approach							
			As of 30	/09/2021		As of 31/12/2021							
	(min EUE. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
A cload a so and restrict a so and description of the source of the control of the source control of the source of the source of the source of the source of the source of the source of the source of the source of the source of the source of the source of the source of the source of the source of the source of the source of the source of the source of	the or constant such as the format of the second se					13,794 2,940 195 1,405 1,834 67,446 0 0 0 100 100 0 0 1,453 0 0 1,643 0 0 3 6 0 3 6 0 1,593	62,772 37,723 2,412 1,465 1,465 0,866 0 0 0 0 0 6 1 6 1 6 1 6 1 0 0 0 0 0 0	0 365 0 570 8,418 439 0 0 750 0 757 7 7 7 7 7 7 7 7 7 7 7 9 0 127 0 0 3 56 5 35 5 5 5 5 5 5 5 7 5 7 5 7 5 7 10 7 7 10 5 7 10 7 7 10 5 7 10 7 7 10 5 7 10 7 7 10 7 7 10 5 7 10 7 7 10 7 7 10 7 7 10 7 7 7 7 7 7 7	224				
Standardised Tota	4					139,612	132,034	9,748	238				

¹⁰ Organi apposite, vilia Especiare value, la reportad bilare taking sea associar application and provide taking sea associar application and provide taking sea associare provide taking

		Standardised Approach							
			As of 30	/09/2021			As of 31/	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Cong i avenuente to contra et haiki Recold overmente to cha lachtelitik Recold overmente to karke Instructure et haiki Instructure et haiki Instructure et haiki Recold Converses et da ando: 50 Grands et haiki Recold Converses et da ando: 50 Fearman et haiki Instructure et haiki Record					10,475 35,864 2,468 0 0 299 63,885 14,974 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	59,453 37,534 1,940 0 243 7,332 555 555 0 0 0 70 0 6 1 927 927 927 92 92 92 92 92 92 92 92 92 92 92 92 92	0 300 305 0 0 511 6,788 430 0 0 70 0 0 70 0 67 7 0 0 9 3 3 6 7 8 9 3 9 3 5 5 1 9 3 5 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1	c

¹⁰ Organi appears, solis Episore value, a queneral labe datoj eta accost an effect danta tostil coversina facto er costi ni entegiore tostingani das abultatos datos. (2) Telar da adustratos dar protecto per control er constratos hose for executivation especiese, additional valuativa adjustratos (2014) and eta con toste existences solidad to the response, la forta de enterior data de adjustratos.

					Standardise	ed Approach			
			As of 30,	/09/2021			As of 31,	/12/2021	
	(min 202. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and previsions ²
UNITED KINGDOM	Central encomments or central basis Record and encomments or local authorities Record and encomments of the local authorities Multitated Section 2014 Section 2014 Record 2014 Centralized Providences of International Centralized Providences of					0 0 0 2,278 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²								

²¹ Cignal exposes, while Spower wind, is reported before lating the accord any effect due to cold conversion factors or cold rais resplation befores (signal activation effects). (2) For a wind activation proceedings of expositions of exposed activations exposess, additional educations educates (SHA) and other own factor exposess, but includes proved cold rais adjustments.

					Standardisi	ed Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
	(rein EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Canital answermanetta or central takka Regional georemanetta Regional georemaneta Regional georemaneta Regional georemaneta Regional de la construcción Regional de la construcción Reg					365 0 97 1,405 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	365 0 97 1,405 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
	Standardised Total ²								

					Standardise	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min EUE, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Cerit & announce of a cerit is basis Advanced a community of the basis advanced and Machine and the basis advanced and Machine and Development & basis International Constantions International Constantions International Constantions International Constantions Concert and International Internations Concert and International International Internations Concert and International International International Concert and International International International Concert and International International International Concert and International International International Concert International International International International Basis Concert International Basis International State International State International In					4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
L	Standardised Total	C Advised connections with a Fig	manual units is specified before	a taking into account you effort	due to credit conversion factors	or could give antipation to have	un (o o coletitution effecte)		
			d provisions per country of co		due to creat conversion ractors curitisation exposures, additiona				



EBA with a standarding approach Credit Risk - Standarding Approach Bid Bank NV.

		Standardised Approach								
			As of 30	/09/2021			As of 31	/12/2021		
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	
Country of Counterpart 5	Califa developments of califabrian constraints of the califabriant constraints of the califabriant constraints of the califabriant constraints of the califabriant constraints of califabriants o								0	

- unname amounant, univer constructive values, in exactly balance tables tables and conversion factors or credit mix initiation technicase (e.e., subditution effects).
 2) Total values adjustments and provisions par country of counterparty encludes those for securitisation esposure, additional valuation adjustments (AUAa) and other over funds inductions related to the expansion, but include general out in adjustments.

					Standardise	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and previsions ²
Country of Counterpart 6	Calified anonempotentia or central tables Residual anonempotentia Pachica anonempotentia Residual anonempotentia Institutiona Contralizat								0
1	Standardford Total ²								1 0

ported before taking into account any effect due to credit conversion factors or credit nik mitigation techniques (e.g. substitution effects). country of counterparty encludes those for securitisation appeares, additional valuation adjustments (AVA4) and other own funds reductions naked to the

		Standardised Approach							
			As of 30	/09/2021			As of 31	/12/2021	
	(min 202. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 7	Central exercises can be a lashing of the constraints of the constrain					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total ²								0

Contract and a second and

			As of 30,	/09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Research and Section 2015	h athorisa na novable security dariy bick risk nariy bick risk								0

¹⁰ Orani assume, velice bosows value is encoded before takes the account are effect and to code converse factors or code out instantine beforeas in cas, additional values. (2) Test value and potentia and providence per control of contraperty encloses these first association requirement, additional values and potentia (Subject) and the enclose value is the enclose value in the enclose value in the enclose value is the enclose value in the enclose value in the enclose value is the enclose value in the enclose value in the enclose value is the enclose value in the enclose value in the enclose value is the enclose value in the enclose value in the enclose value is the enclose value in the enclose value in the enclose value is the enclose value in the enclose value is the enclose value is the enclose value in the enclose value in the enclose value is the enclose value in the enclose value is the enclose value in the enclose value in the enclose value is the enclose value in the enclose value in the enclose value is the enclose value in the enclose value in the enclose value in the enclose value in the enclose value is the enclose value in the enc

		Scandar dised Approach							
			As of 30	/09/2021			As of 31,	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and previsions ²
Country of Counterpart 9	Carbot processments or carbot hands Andre actual constructions to and attributions Andre actual constructions to a carbot biological International Constructions International Constructions International Constructions Andre actual Constructions Andre actual Constructions Andre actual Constructions Constructions and Andre Andre Andre Andre Resources in Andre Andre Andre Andre Andre Andre Andre Resources and Andre Andre Andre Andre Andre Andre Andre Constructions and Constructions and Andre								
	Chandra day Secol Tabul ²								

¹⁰ Obgoint approach, while Deposer values, is reported before taking into account any effect due to credit conversion factors or credit nell integration techniques (e.g. substatotes effects). (2) Tet value adjustments and provincing or country of concentrative endotes from securitation exposures, backfords valuation adjustments (AVAs) and other credit nell adjustments (AVAs) adjustments

		Standardised Approach								
			As of 30	/09/2021			As of 31	/12/2021		
	(min 200, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 10	Cable greenments or cable backs Regional geometry of Kola Jahobitas Regional geometry of Kola Jahobitas Regional geometry of Kola Jahobitas Regional Cable Statistics Regional Cable Statistics Regional Cable Statistics Regional Cable Statistics Regional								0	

¹¹⁰ Obtained assours, while Subservation is recented before takens the account any effect due to outdo conversion factors or cost on instanton indicesson (i.e.s. substitution effects). (2) Total view adjustment and granizing any excessivy of constrainty's exclusion for manifestation exposure, additional exclusion (i.e.d.), and other one funda material to the exposure, this intelling and end and adjustment and adjustment of the adjustment (i.e.d.), and other one funda materials are independent on the adjustment (i.e.d.).



EBA were a standardised Approach Credit Rikt - Standardised Approach BWG Bank NV.

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(mb 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Consolidated data	Cardy all enversements or central tasks Regular personnelses for a clarification Regular personnelses for a clarification Regular personnelses for a clarification Institution of Card of the Card of the Card of the Card of the Card Regular Card of the Card of the Card of the Card of the Card Card of the Card of the Card of the Card of the Card of the Card Card of the Card of the C					28,600 36,261 3,232 139 1,200 67,778 14,985 0 93 93 93 0 1,208 0 1,208 0 2,244 0 2,209	79,914 27,550 27	0 59 34 0 0 137 7.388 55 55 55 155 155 155 151 131 13	230
	Standardised Total ²					140,976	133,271	8,662	226

(1) Organi reposes, unite Eposes value, in reported before taking the account any effect due to ordit conversion factors or coalt of methysics (e.g. stational endo); (2) Discholarest Total due on include the Sacontanian parties in the seature plane to the Sacottanian plane orditation (e.g. stational endo); (2) Discholarest Total due on include the Sacottanian parties in the seature plane to the Sacottanian plane orditation (e.g. stational endo); (2) Discholarest Total due on unclude the Sacottanian plane orditation in the seature plane to the Sacottanian plane contained by original and (2) Ordit home endowed to endowed and endowed and endowed and contained plane plan

		calculated as of last quarter									
					Standardise	d Approach					
			As of 31	/03/2022			As of 30,	06/2022			
	(mb 268, %)	Original Exposure * Exposure Value* Risk exposure amount provisions* Original Exposure * Exposure Value* Risk exposure amount							Value adjustments and provisions ²		
NETHERLANDS	Confra deventioned as a control tanks Redex across entrols Redex across entrols Redex across entrols Institutioned Controls and Controls and Controls Institutioned Controls and Controls Redex Section 2016 Redex Section 2016 Redex Controls and Controls And And Responses in default Responses in default Responses in default Responses in default Responses in default Responses in default Responses in default Controls in institutions and concentus with a ST confit assessment Controls institutions and concentus with a ST confit assessment Confit assessment assessment assessment assessment Confit assessment assessment assessment assessment assessment Confit assessment asse					25.649 36.156 2,420 0 0 64.321 14,985 0 9 9 9 9 0 9 9 0 9 9 1 9 71 9 71 0 0 0 24 4 209 209	76,613 37,380 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 394 0 6,313 327 0 6 6 5 5 5 5 5 9 7 9 7 0 24 0 20 9 20 9 20 9 20 9 20 9 20 9 20			
	Standardised Total ²								0		

CO-Quard organise, relate Express relates is separated from lateral pin encode any related table transmission for an express relation or section of the destination of the destinat

				Standardise	d Approach			
		As of 31	/03/2022			As of 30/	06/2022	
(m) 5.8, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Central arcsensation or cathol basis focusing an annument or facial antiholities and antiholitic of catholities and antiholitic of catholities and antiholitics of antiholities of anticol of antibolities and antibolities					0 0 0 1,735 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	982 0 0 0 0 0 4 8 4 8 4 8 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•

Organi-regeare, unite Epreser visite, a support after lating site account any effect dark to endit conversion lecture or could nei indegrade tag adultation effects).
 Or lating adultation effects).
 Or lating adultation effects and endormality endited to be or exactification exproves, additional visuation (#AA) and other one funda effectives related to the
expresses, but includes geared exits ad adjustments.

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	06/2022	
	(mh E.R., %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Certify an overweak or certify lasks Register of consoling the lasks of the Register of consoling the lasks of the Register of consoling the lasks Register of the lasks of the Certification of the lasks of the Certification of the lasks of the Second Is and the lasks of the lasks Second Is and the lasks of the lasks Second Is and the lasks of the lasks Second Is and the lasks of the lasks Certification of the lasks of the lask of the lasks Certification of the lasks of the lask of the lasks Certification of the lasks of the lasks Certification of the lasks of the lask of the lasks Certification of the lasks Certification of the lasks Certification of the lasks of the lask of the lasks Certification of the lask of the las					341 0 97 1,305 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	355 0 97 1,300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
		(4) (b) (b) (b) (b) (b) (b) (b) (b) (b) (b							

Corpord approximation and a structure from balance balance and the corpord approximation and the corporation balance bala

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(mb 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Calified an expresentation of costant backs to actional an expresentation of bool and bools and bools and an expresentation of the second second bools and an expresentations of the second sec								• •
					t due to credit conversion factor curitisation exposures, additional				

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, but includes general credit risk adjustments.



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

BNG Bank N.V.

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
	(mb 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
Country of Counterpart 5	Andra demonstrando a candral da bala debical proversemba de la alchañolisa Rede academica entre de la alchañolisa Herritaria de la alchañolisa Herritaria de la alchañolisa Herritaria de la alchañolisa Herritaria de la alchañolisa Kazal Anal Raza								

Original exposure, unlike Exposure value, in reported before taking into accusorit any effect due to ordet convenien factors or credit rule intriguées (e.g. substitution effect).
 Total value algorithmic and provincies routing value constrainty excludes for securitisation exposures, additional valuation adjustments (AVAA) and other own finds inductions related to the monitories. Includes caread event in the adjustments.

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(mb 268, %)	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Central approximation or central transits Reclineal approximation Pacific approximation Reclinear Stand Charlos Statistics Facilitations Control Statistics Control Statistics of which Statistics of which Statistics Control Statistics Co								0
	Standardised Total ²								0

(1) Original exposure, while Exposure value, is sponted before taking into account any effect due to ends conversion factors or could nak mitigation techniques (e.g. substitution effect).
(2) Total value adjustments and provincies per country of contrapency readules those for exactisation exposure, additional valuation adjustments (ARA) and other rown funds eductions risked to the economics for individual metrics.

Regional government Public sector entities					Standardise	d Approach			
Regional governmen Public sector entities Multilateral Developr			As of 31,	/03/2022			As of 30	06/2022	
Regional governmen Public sector entities Multilateral Developr	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
of which: SME Emosures in default I tems associated with Covered bonds Claims on institutions	werements or exterib hask somments of postalandeline som and the source of the source of the outperformance of the source of the					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0

Opportungen, visite Toppon visite, trapponte labora states sites of the summittance and the states and states states where the summittance of the summarized states and states and states states and states and

	l Exposure ¹		/03/2022 Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹		/06/2022 Risk exposure amount	Value adjustments and provisions ²
	l Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
(min EUR, %)								provisions"
Country of								•

(1) Degnal exposers, unlike Exposers wike, is reported before taking into account any effect due to credit convension factors or could nik métgation techniques (e.g. substitution effects).
(2) Total weak adjustments and provisions per country of counterparty endudes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the counterpart of counterpart or continuence.

					Standardisi	sa Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(m) 538, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Calified any exercise tasks Addit accord any exercise tasks Addit accord and the Addit and Addit Addit accord and the Addit accord accord accord Addit accord a								
	Standardized Total ²								

(1) Organi registers, while Registers and as trapedial blank blank to be assured any effect due to scale an encoder to de registers bechange (Eq. 4) additional effects).
(2) Faire and additional and provide parameters of another of a scalar data for additional additionadditional additional additio

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(min PEP - %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Central generation control tasks Regional generation of hold authorities Regional generation of hold authorities Regional control of hold authorities Regional control of hold authorities Regional control of hold authorities Control hold authorities (Control hold automation Control hold authorities (Control hold automation Control hold authorities (Control hold automation Control hold automatications (Control hold automation Control hold automatication Control hold automatic								

(1) Original exposure, unlike Exposure value, is reported briom taking into account any effect due to exitit convention factors or coult rule integration techniques (e.g. substitution effects).
(2) Total value adjustments are providers per country of countripatry endudes those for exactitation exposures, additional valuation adjustments (XVA) and other own funds related to the exposures, to include segment on the indicatormeter adjustments (XVA) and other own funds related to the exposures, to include segment on the indicatormeter adjustments.

Credit Risk - IRB Approach

BNG Bank N.V.

							IRB Ap	proach					
				As of 30/	/09/2021					As of 31/	12/2021		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Equity Other non credit-obligation assets							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total ²										0		

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.



Credit Risk - IRB Approach

BNG Bank N.V.

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30/	06/2022		
		Original E	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Equity Other non credit-obligation assets							0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
	IRB Total ²										0		

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.





							BNG Bank N.V.							
							As of 31/12/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sł	eet exposures	
					Non-derivative financial as	isets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[2Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	00000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	00000000000000000000000000000000000000	0 0 0 0 3 43 3 393 0 0 436		0 0 43 0 0 0 4 3	0 0 0 0 393	0 0 0 0 0 0							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0		
[0 - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Estonia													



		BNG Bank N.V.												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sł	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y]		0	0 0	0	0	0	0	0	0	0	0	0	C	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	() () () () () () () () () () () () () (0			0 0 260 0 0 260 260 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	200 ((((((((((((((((((0 0 0 1 153 5 5 5 5 5	0 0 0 0 0 0		200 0 0 151 255 524 933	000000000000000000000000000000000000000							
I O - 3M I [3M - 1Y [[1Y - 2Y [[2Y - 3Y I [3Y - 5Y I [5Y - 10Y [[10Y - more Total	Germany	22 () () () () () () () () () (25 0 0 0 0 0 194			() () () () () () () () () () () () () (25 0 0 0 0 0 0 0 0							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



		BNG Bank N.V.												
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 0 0 121 1,124 525 1,771	1.124		0 0 0 0 0 0 0 0 0	0 0 0 121 1,124 525 1,771	0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	2,047 1,167 1,505 2,284 8,646 18,215 35,557	2,047 1,167 1,296 1,294 2,681 8,646 18,215 35,557		0 0 0 77 0 77 77	0 0 0 1.061 1,061	18,215		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	5 14 257 62 25 110 3,353 3,826		450
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



		BNG Bank N.V.												
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 0 55 0 105 233 0 393 393	0			0 0 55 0 104 191 0 3 51	0 1 41	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
10-3M1 13M-1Y1 1Y-2Y1 2Y-3Y1 13Y-5Y1 15Y-10Y1 10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong													



							BNG Bank N.V.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
			<i>.</i>		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	0 0 23 0 0 0 0 23	0 0 23 0 0 0 23 23						0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
IOLANI [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							BNG Bank N.V.							
							As of 31/12/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	assets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[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													

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(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



							BNG Bank N.V.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	0 0 1335 618 37 799	618	0 0 0 0 0 0 0 0		() () () () () () () () () () () () () (, O	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 43 269 289 342			0 0 43 0 0 0 4 3 4 3	() () () () () () () () () () () () () (0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
10 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	0 0 0 0 33 0 3 3 3 3 3	0 0 0 0 0 0 0 35 0 35 0 35			() () () () () () () () () () () () () (0 0 0 0 0 0 0 0 0 0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



		BNG Bank N.V.												
							As of 30/06/2022							
						Dire	t exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balaı	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 0 182 48 230	0 0 0 0 182 48 230			0 0 0 0 182 48 230	0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	France	0 0 142 280 275 697	0 0 0 142 280 275 697			0 0 0 142 280 285 697	0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	2 2 0 2 2 5 0 168 263 0 0 481	0			0 0 25 0 168 263 0 456	0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
10 - 3M f [3M - 1Y [Latvia													



		BNG Bank N.V.												
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 0 116 935 	0 0 116 9 358 1,641		0 0 0 0 0 0 0	0 0 116 935 589 1,641	0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	1,560 1,390 1,195 1,232 2,565 8,886 18,855 35,686	1,560 1,390 1,196 1,232 2,569 8,885 18,853 35,686		0 0 0 0 0 68 0 68 0	0 0 0 166 787 26 978	18,827		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	8 182 167 38 74 113 3,512 4,094		447
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



		BNG Bank N.V.												
							As of 30/06/2022							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sł	neet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
ΓΟ-3ΜΓ Γ3Μ-1ΥΓ		0 53	0	0	0	0 53	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 0 98 168 0 3 19	0			0 0 98 168 0 319		000000000000000000000000000000000000000		000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden							•						
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							BNG Bank N.V.							
							As of 30/06/2022							
		-				Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	0 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 24 0 0 0 0 2 4				0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							BNG Bank N.V.							
							As of 30/06/2022							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	1ce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[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													

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey. Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(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 eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

EBA

2022 EU-wide Transparency Exercise

Performing and non-performing exposures BNG Bank N.V.

1					As of 30/09/2021									As of 31/12/2021				
		Gross car	rrying amount/ Nominal	l amount		Accumulated imp value due to cred	airment, accumulated ne it risk and provisions ⁴³	egative changes in fair	Collaterals and		Gross ca	rrying amount/ Nominal a	amount		Accumulated imp value due to cred	airment, accumulated n lit risk and provisions ⁴³	agative changes in fair	Collaterals and
	but	which performing past due >30 days		Of which non-performing	1	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days	0	f which non-performing	4	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits										9,287	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)										17,056	0	0	0	0	3	0	0	0
Central barks										0	o	0	0	0	0	0		0
General governments										8,033	0	0	0	0	0	0		0
Credit institutions										1,982	0	o	0	0	0	0	0	0
Other financial corporations										5,295	0	o	0	0	2	0	0	0
Non-financial corporations										1,745	o	0	0	0	0	0		0
Loans and advances(including at amortised cost and fair value)										103,642	0	549	549	549	14	224	224	267
Central barries										0	0	o	0	o	0	0		0
General governments										33,174	0	٥	٥	a	0	0		0
Credit institutions										10,886	0	0	0	o	0	0	0	0
Other financial corporations										3,041	0	15	15	15	0	0		15
Non-financial corporations										53,330	0	534	534	534	11	224	220	252
of which: small and medium-sized enterprises										13,407	٥	124	124	124	2	15	15	110
of which: Loans collateralised by commercial immovable property										0	0	0	٥	o	0	0		٥
Households										3,210	0	0	0	a	1	0		0
of which: Loans collateralised by residential immovable property										102	0	٥	٥	a	0	0		0
of which: Credit for consumption										41	0	0	0	a	0	0		0
DEBT INSTRUMENTS other than HFT										129,984	0	549	549	549	16	224	224	267
OFF-BALANCE SHEET EXPOSURES										10,860		68	68	68	0	1	1	0

 ¹⁰ Is a dataset of the second second second at the Second Sec

EBA

2022 EU-wide Transparency Exercise

Performing and non-performing exposures BNG Bank N.V.

					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nominal	rying amount/ Nominal amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁴¹		Collaterals and		Gross ca	ss carrying amount/ Nominal amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁴³		egative changes in fair	Collaterals and
		Of which performing but past due >30 days			Of which non-performing ¹		On non-material experiment		financial guarantees received on non- performing exposures		Of which performing but past due > 30 days	or w	f which non-performing ¹		On performing exposures ²	On non-performing exposures ³		financial guarantees received on non- performing exposures
(min ESB)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days	c	Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits										25,354	0	0	0	0	0	0	6	
Debt securities (including at amortised cost and fair value)										15,342		0			1	0		, .
Central banks										0	0	0	0	. a	a	0		, o
General governments										6,837	0	0	0	. a	a	0		
Credit institutions										1,868	0	0	0		0	0		, o
Other financial corporations										5,264	0	0	0		1	0		3 C
Non-financial corporations										1,373	0	0	0		0	0		3 C
Loans and advances(including at amortised cost and fair value)										96,185	0	606	606	606	15	210	210	325
Central banks												0						
										-	-	-		-	-	-		
General governments										33,409	0	0	0	a a	٥	0	0	
Credit institutions										4,494	0	0	0	a a	٥	0		
Other financial corporations										1,379	0	17	17	17	٥	0		1
Non-financial corporations										53,730	0	588	588	588	13	210	210	307
of which: small and medium-sized enterprises										13,416	0	127	127	127	1	6	e	5 127
of which: Loans collateralised by commercial immovable property										0	0		0					o (
,										-			-			-		
Households										3,173	0	1	1	1	1	0	0	
of which: Loans collateralised by residential immovable property										93	0	0	0	a a	٥	0		
of which: Credit for consumption										23	0	0	0	a a	a	0	0	
DEBT INSTRUMENTS other than HFT										136,881	0	606	605	605	16	210	210	325
OFF-BALANCE SHEET EXPOSURES										11,491		73	73	73	0	0		, e
	(1) For the definition of non-per	forming averaging name	a to Asticle (75/7) of Description	(\$10 No \$2\$/3642 (CBB)												•		

The the definition of more denoming searching in the Statistical (2) in the Statistical (2) in the Statistical end of the definition of the Statistical end of the definition of the Statistical end of the statistical

(1) For the to-balance between terms, according inperments and according to the product and a product according to the pr



Forborne exposures

BNG Bank N.V.

	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 ²		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 ²		received on e	ancial guarantees xposures with e measures
(min EUR)		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 collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)							0	0	0	0	0	o
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	
Loans and advances (including at amortised cost and fair value)							365	199	52	48	256	151
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							13	0	0	0	13	0
Non-financial corporations							349	199	52	48	243	151
of which: small and medium-sized enterprises							115	115	15	15	101	
Households							3	0	0	0	0	0
DEBT INSTRUMENTS other than HFT							365	199	52	48	256	
Loan commitments given							12	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice 3							0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³							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 instruments are generally reported with a positive sign.

⁽¹⁾ 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.



Forborne exposures

BNG	Bank	NV	

	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 ²		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 ²		received on e	ancial guarantees xposures with e measures		
(min EUR)		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 collateral and financial guarantees received on non- performing exposures with forbearance measures		
Cash balances at central banks and other demand deposits							0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)							0	0	0	0	0	o		
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			
Loans and advances (including at amortised cost and fair value)							382	267	51	49	224	201		
Central banks							0	0	0	0	0	0		
General governments							0	0	0	0	0	0		
Credit institutions							Ū	0	0	0	0	0		
Other financial corporations							11	0	0	0	11	0		
Non-financial corporations							371	267	50	49	213	201		
of which: small and medium-sized enterprises							114	114	6	6	108			
Households							0	0	0	0	0	0		
DEBT INSTRUMENTS other than HFT							382	267	51	49	224			
Loan commitments given							33	4	0	0	4	1		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice 3							0							
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³							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 F18.00 / F19.00), 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 constituents 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 BNG Bank N.V.

non- and advances Arrumulated changes in fair non- and advances Arrumulated changes in fair non- and advances Arrumulated changes in fair non-	ch:	Of which:	Of which loar		
Image: space					Accumulated
Annolume: forestivand field rode Secured ended rode registration registration <threft< th=""> registration <th< th=""><th>of which:</th><th>performin</th><th>and advances subject to of which: impairment</th><th></th><th></th></th<></threft<>	of which:	performin	and advances subject to of which: impairment		
Minn and guarrino 0	defaulted		defaulted		exposures ¹
CMandation CMandation S2 42 42 52 33 0 53 43 Deditivity, gass and at conduction Deditivity, gass 33 33 33 91 6 0 59 33 40 50 50 59 33 50	0	0 0	0 0	0	0
D Bachrichy, gas, stam and ar conditioning undv 911 33 33 913 6 0 99 33 exable undv 133 42 42 135 0 0 1345 40 E Wate stock 1099 97 1369 1 0 1345 40 C Wate stock 1099 97 170 109 0 1455 95 G Wholeska and retal inde 299 137 177 279 156 0 165 05 If Transord and Storage 700 0 79 1 0 738 0	0	0 0	0 0	0	0
Continuity Continu	43	53 43	43 53	34	0
E Construction 1,099 97 97 1,089 1 0 1,005 95 G Whelesland retal frade 239 1,77 1,77 239 164 0 60 60 60 0 Practicate database	33	909 33	33 909	10	0
o Wholesale and retail Inde 239 177 177 229 154. 0 631 0	40			0	0
H Transport and storage 790 0 0 780 1 0 780 0	95	1,055 95	95 1,046	3	0
H Transoct and strange 200 0 0 758 0	0	63 0	0 63	0	0
	0	758 0	0 758	1	0
	0	0 0	0 0	0	0
) Information and communication 81 0 0 81 0 0 257 177	177	257 177	177 257	140	0
K Financial and insurance activities 483 0 0 483 0 0 412 2	2		2 412	0	0
L Real estate activities 0 44.847 0 0 0 44.474 2 0 45.067 0	0	5.067 0	0 44.805	2	0
M Professoral scientific and technical strategies and technical strateg	136	595 136	136 530	26	0
N Administrative ad support service structure	2	396 2	2 396	1	0
0 Public administration and defore.	0	0 0	0 0	0	0
	0	19 0	0 19	0	0
D Huma habiti sevices and social work - thuber	60	2,656 60	60 2,656	5	0
	0	71 0	0 71	0	0
2010 3100 2010 2010 2010 2010 2010 2010	0	75 0	0 75	0	

⁽¹⁾ The Items' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.

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