

Bank Name	de Volksbank N.V.
LEI Code	724500A1FNICHSDF2I11
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.



# **Key Metrics**

(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		3,182		3,102	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		3,182		3,102	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period		3,182		3,400	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition		3,182		3,400	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period		3,682		3,900	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		3,682		3,900	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount		13,993		14,924	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had no been applied		13,993		14,924	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		22.74%		20.79%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		22.74%		20.79%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition		22.74%		22.78%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		22.74%		22.78%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition		26.31%		26.13%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		26.31%		26.13%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		62,206		73,418	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital		5.11%		4.63%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



# Leverage ratio

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



# EBA 2022 EU-wide Transparency Exercise Capital de Vollsbank 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	AS 01 30/09/2021	3,682	AS OF 31/03/2022	3,900	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying				,	C 01.00 (10010,00010)	Articles 4(129) and 72 of LOK  Article 50 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital		3,182		3,102	, , , , , ,	
	A.1.1	instruments)		3,918		3,918	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		38		0	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income		30		-77	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves		-624		-559	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0		0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		0		0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-22		-22	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)		-6		-6	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0		0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-74		-52	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			0		0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13			0		0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14			0		0	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)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of ORI; Articles 36(1) point (b) (ii), 24(1) point (b) (ii), 24(1) point (b) and 258 of ORI; Articles 36(1) point (b) (ii) and 374(5) of ORI; Articles 36(1) point (b) (iv) and 153(8) of ORI Articles 36(1) point (b) (iv) and 153(6) of ORI.
	A.1.14.1	Of which: from securitisation positions (-)		0		0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>		0		0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16			0		0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>		0		0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount 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		-78		-100	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0		0	C 01.00 (r0529,c0010)	Prince 2 con
	A.1.21			0		0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
		Transitional adjustments						
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0		0	C 01.00 (+0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0		0	C 01.00 (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)		0		298	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		0		298	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			0		0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,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)		3,182		3,400	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		500		500	C 0s.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments		500		500	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2			0		0	C 01.00 (r0910,c0010) + C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.0	
	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		13,993		14,924	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
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)		22.74%		20.79%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)		22.74%		22.78%	CA3 (3)	
nonsidonal period	C.3	TOTAL CAPITAL RATIO (transitional period)		26.31%		26.13%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		3,182		3,102	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0.01)	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		22.74%		20.79%	A.4.3.0.0)) [D.1]/[8-8.1]	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0010)	
	-							
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (+0440,c0020)	
	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)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



## Overview of Risk exposure amounts

		RW	/Ac		I
(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) <sup>1</sup>		9,342		10,132	C 02.00 (r0094), r0010) +[C 07.00 (r0090, r0220, s501) + C 07.00 (r0110, r0220, s501) + C 07.00 (r0130, r0220, s501) + C 08.01 (r0094, r0260, s501) + C 08.01 (r0096, r0260, r026
Of which the standardised approach		3,102		4,185	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach		0		0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach		6,240		5,946	C 02.00 (r0310, r0010) - [C 08.01 (r0040, r0260, s001) + C 08.01 (r0050, r0260, s001) + C 08.01 (r0060, r0260, s001)]
Of which equity IRB		0		0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>		159		153	C 07.00 (10090, (2)20, 5001) + C 07.00 (10110, (2)220, 5001) + C 07.00 (10130, (2)20, 5001) + C 08.01 (10040, (2)206, 5001) + C 08.01 (10040, (2)206, 5001) + C 08.01 (10040, (2)206, 5002) + C 08.01 (10040, (2)206,
Credit valuation adjustment - CVA		75		56	C 02,00 (r0640, c0010)
Settlement risk		0		0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)		20		12	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)		0		0	C 02.00 (r0520, c0010)
Of which the standardised approach		0		0	C 02.00 (r0530, c0010)
Of which IMA		0		0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book		0		0	C 19.00 (r0010, c9601)*12.5+C 20.00 (r0010;c0459)*12.5+HAV(C 24.00(r0010, c0090);C 24.00(r0010,c0100);C 24.00(r0010,c0110))*12.5
Large exposures in the trading book		0		0	C 02.00 (r0680, c0010)
Operational risk		1,392		1,392	C 02.00 (r0590, c0010)
Of which basic indicator approach		0		0	C 02.00 (r0600, c0010)
Of which standardised approach		1,392		1,392	C 02.00 (r0610, c0010)
Of which advanced measurement approach		0		0	C 02,00 (r0620, c0010)
Other risk exposure amounts		3,005		3,179	C 02,00 (r0630, c0010) + C 02,00 (r0690, c0010)
Total		13,993		14,924	

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

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



# 2022 EU-wide Transparency Exercise P&L de Volksbank N.V.

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income		1,057		509
Of which debt securities income		34		17
Of which loans and advances income		1.183		568
Interest expenses		268		137
(Of which deposits expenses)		178		86
(Of which debt securities issued expenses)		58		29
(Expenses on share capital repayable on demand)		0		0
Dividend income		0		0
Net Fee and commission income		39		24
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,		33		27
odins or (*) losses on derecognition or illiancial assets and ilabilities not measured at fair value through profit or loss, and or non-financial assets, net		2		-6
Gains or (-) losses on financial assets and liabilities held for trading, net		-1		34
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		3		23
Gains or (-) losses from hedge accounting, net		3		16
Exchange differences [gain or (-) loss], net		6		1
Net other operating income /(expenses)		0		0
TOTAL OPERATING INCOME, NET		841		464
(Administrative expenses)		566		287
(Cash contributions to resolution funds and deposit quarantee schemes)		79		41
(Depreciation)		23		11
Modification gains or (-) losses, net		0		0
(Provisions or (-) reversal of provisions)		24		-14
(Payment commitments to resolution funds and deposit quarantee schemes)		0		0
(Commitments and guarantees given)		8		1
(Other provisions)		15		-14
Of which pending legal issues and tax litigation <sup>1</sup>		0		0
Of which restructuring <sup>1</sup>		0		0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>		0		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-66		10
(Financial assets at fair value through other comprehensive income)		1		2
(Financial assets at amortised cost)		-67		8
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		-3		0
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates		0		0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0		0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		218		129
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		162		95
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		162		95
Of which attributable to owners of the parent		162		95
(1) Information available only as of end of the year				

<sup>(</sup>i) Information available only as of end of the year

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



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	12/2021			As of 31	/03/2022			As of 30/	06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierard	chy		Fa	air value hierar	chy		Fa	ir value hieran	chy	
ASSETS:	Carrying amount			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					10,295								9,102				IAS 1.54 (i)
Financial assets held for trading					223	0	199	24					485	0	480	5	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					8	0	0	8					8	0	0	8	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					0	0	0	0					0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					2,330	2,329	0	1					2,585	2,584	0	1	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					57,684								60,929				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					368	0	368	0					2,354	0	2,354	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2
Fair value changes of the hedged items in portfolio hedge of interest rate risk					866								-1,293				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>					306								689				
TOTAL ASSETS					72,081								74,858				IAS 1.9(a), IG 6

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

(min	EUR)		A	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022			As of 30/06/2022						
		Gross carryi	ng amount <sup>(2)</sup>		Accun	nulated impairm	nent <sup>(2)</sup>	Gross	carrying amou	ınt <sup>(2)</sup>	Accum	ulated impairn	nent <sup>(2)</sup>	Gros	s carrying amou	ınt <sup>(2)</sup>	Accun	nulated impairr	nent <sup>(2)</sup>	Gros	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		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	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	References
Financial assets at fair value through other								2,330	0	0	-1	0	0							2,587	0	0	-3	0	0	Annex V.Part 1.31, 44(b)
comprehensive income								0	0	0	0	0	0							0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities							3,296	0	0	-1	0	0							2,830	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances							52,069	1,820	595	-39	-29	-39							56,063	1,624	518	-48	-23	-48	Annex V.Part 1.32, 44(a)

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

<sup>(7)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## **Breakdown of liabilities**

de Volksbank N.V.

#### (mln EUR)

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

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



# Breakdown of liabilities

de Volksbank N.V.

(mln EUR)

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



# 2022 EU-wide Transparency Exercise Market Risk

de Volksbank N.V.

									uc voiksbui														
	SA					1	М									IM							
			VaR (Memoran	ndum item)	STRESSED VaR (	SED VaR (Memorandum item) At		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		IGRATION RISK ALL PRICE RISKS CAPITAL		OR CTP		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE	RISKS CAPITA FOR CTP	IL 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		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		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 31/12	2/2021						
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			
Total	As of 31/03/2022	As of 30/06/2022			<u>,                                      </u>	As of 31/	03/2022							, ,		As of 30/06			Ů	Ü			
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	
Total		0											Ō	0	Ö	Ö	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.



de Volksbank N.V.

		Standardised Approach												
			As of 30,	/09/2021		As of 31/12/2021								
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions					
Consolidated data	Coultr's development of period of the MEAN, No.  And the MEAN of t					7,12 1,188 464 71 4,336 2,002 34 667 181 181 0 0 0 1 1 1 1 1 2,202 3 1 1 1 1 1 1 1 1 1 2 1 2 1 1 1 1 1 1	14,325 736 988 464 71 4,222 1,493 21 153 111 661 660 0 0 1 12 247 252 22 23.656	0 76 33 3 0 0 1,111 1,266 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	28					

		calculated as of last quarter							
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NETHERLANDS	Control conveniences or control seales.  Control convenience or color attentions  Controlled Constitutions  Controlled Constitutions  Controlled Constitutions  Controlled Contr					11.452 1431 322 0 0 365 1,165 22 626 1811 684 672 85 0 85 1 1 1 2 2 2 2 2 2 3 6 1 1 1 6 6 1 1 1 6 6 1 1 1 6 1 6 1 1 6 1 6 1 6 1 6 1 6 1 6 1 6 1 6 1 6 1 8 1 8	11,991 147 155 155 156 0 0 268 719 202 152 1111 670 6588 57 0 55 0 1 12 202	0 0 11 0 54 669 16 33 348 337 76 0 9 0 4 12 12 215	27
			nd provisions per country of cou			i or credit risk mitigation techniq I valuation adjustments (AVAs) a		s related to the	
					Chandandia	d American			

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31,	/12/2021	
	(role ELR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SWITZERLAND	Control descrimants or control basis.  Relational occurrences for build submittee backs each or build submittee backs each or build submittee formations f					0 309 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 309 0 0 0 2,135 0 0 0 0 0 0	0 62 0 0 0 459 0 0 0 0 0	0

					Standardise	d Approach				
			As of 30,	09/2021			As of 31,	/12/2021		
	(rele EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
GERMANY	Control securements or control alsoles.  Control securements or both anthrotics  Fordinated Considerated Banks  Fordinated Considerated Banks  Fordinated Considerated Banks  Fordinated Considerated Banks  Fordinated Considerated  Fordinated Considerated Considerated  Fordinated Considerated  Fordinated Considerated Considerated  Fordinated Considerated Considerated Considerated Considerated  Fordinated Considerated Con					880 880 128 128 128 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	800 800 148 80 564 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 2 2 1 2 1 86 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	

<sup>(1)</sup> Cotorial amouses, untilse Encourse value, is recorded before takins into account any effect due to credit convenion factors or coult mix missation such susans (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterpairy encludes those for securitarition exposures, additional valuation adjustments (VMA) and other core funds educations related to the exposures, but includes general confit and adjustments (VMA) and other core funds educations related to the exposures, but includes general confit and significant exposures.

		exposures, but includes gener	a deat list adjust here.						
					Standardise	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
	(refe EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Central ownerments or central sharing facilities where the contraction of the contraction					199 266 6 0 145 115 0 0 0 0 0 39 0 0	215 266 266 0 0 127 115 0 0 0 0 129 129 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 14 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total*				due to could converien feature				

The Copieral aspeares, unlike Exposers value, is regarded from being taken yets account any effect due to confirmment on these are under not institute information (e.g. substitutes effects).
(2) That was adjustment and provisions are country of counterparty enclodes those for exemination regionses, additional value and performents ((Villa)) and other core front excludences related to the operations. Note include any end confirmed and provisions are confirmed to the depotence of the depotences and confirmed and the depotence of the depotences and confirmed and the depotences are confirmed and the depotence of th



# CD A SUPPLIAR 2022 EU-wide Transpare

EBA EUROPEAN BANKING AUTHORITY	2022 EU-wide Transparency Exercise  Credit Risk - Standardised Approach								
	de Volksbank N.V.								
			As of 30,	/09/2021	Standardise	d Approach	As of 31	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	t Value adjustments and provisions <sup>2</sup>
Other Countries	Control screamments or coming to leads.  Residuate communities of local administration  Residuate communities of local administration  Residuate of local administration  Control of local administration  Control of local administration  Control of local administration  Control of local administration  Residuate of local administration  Control boods  Control boods  Control boods  Control control control administration  Control boods  Control boods  Control control control administration  Control boods  Control control control administration  Control control control administration  Control control control administration  Control control control administration  Control control control control administration  Control contro					0 0 464 71 0 0 0 0 0 0 0 0	0 0 46/4 71 0 0 0 0 0		
	Other exposures Standar@sed Total <sup>2</sup>				due to credit convenion factor				
		(2) Total value adjustments an exposures, but includes general	d provisions per country of co. al credit risk adjustments.	unterparty excludes those for se	Standardise		and other own funds reduction	is related to the	
		Original Exposure <sup>1</sup>	As of 30; Exposure Value <sup>1</sup>	/09/2021 Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	As of 31  Exposure Value <sup>1</sup>	/12/2021 Risk exposure amount	t Value adjustments and provisions <sup>2</sup>
BELGIUM	Could a commonate a control a sub-reference (Co.)  Control a commonate a control a sub-reference (Co.)  Public control control a sub-reference (Co.)  Control a control a sub-reference (Co.)  Control a contr					516 35 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	516 33 0 0 7 246 0 1 1 1 1 2 0 0		) ) ) ) ) 0 4 5 5 5 5 5 5 5 1 1 1 1 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3
	Standardised Total <sup>2</sup>	(1) Original exposure, unlike Di (2) Total value adjustments an exposures, but includes gener	posure value, is reported before	e taking into account any effect	due to credit conversion factor curtisation exposures, additions	or credit risk mitigation technic valuation adjustments (AVAs)	ques (e.g. substitution effects) and other own funds reductio	ns related to the	1
		Original Exposure <sup>1</sup>		/09/2021 Risk exposure amount	Standardise  Value adjustments and provisions <sup>2</sup>			/12/2021 Risk exposure amount	t Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Central demonstrator contral banks Padde settler entitle Padde settler entitle Padde settler entitle Relational Demonstration Frankfaster (Demonstration Frankfaster) Frankfaster (Demonstration Frankfaster) Frankfaster Fran					0 0 0 0 0 267 165 0 0 0 0 0 0	0 0 0 267 165 160 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Standardskid fotal:	C Original exposure, unlike to (2) Total value adjustments ar exposures, but includes gener	posure value, is reported before	e taking into account any effect	due to credit conversion factor	or credit risk mitigation technic	ques (e.g. substitution effects).	ns related to the	
				/09/2021	Standardisi  Value adjustments and			/12/2021	Value adjustments and
Country of Counterpart 8	Central constrainests or central shadests  Residual communities of local activities  Residual communities of local activities  Residual communities  Residual constraines  Resid	Original Exposure*	Exposure Value <sup>1</sup>	Risk exposure amount	provisions <sup>2</sup>	Original Exposure*	Exposure Value <sup>1</sup>	Risk exposure amount	provisions*
	Sancia Conc. Total	(2) Total value adjustments ar exposures, but includes gener	posure value, is reported before	e takino into account any effect	due to credit conversion factor curitisation exposures, additions	valuation adjustments (AVAs)			
				/09/2021	Standardise  Value adjustments and			/12/2021	Value adjustments and
Country of Counterpart 9	Control deveraments or control two fields.  Residued communities or local arthrotics  Residued communities or local arthrotics  Residued Condensed Earlice  Residued Condensed Earlice  Residued Condensed Earlice  Residued Condensed  And Andre Condensed  Residued Condensed  Andre	Original Exposure*	Exposure Value <sup>2</sup>	RSA exposure amount	Value adjustments and provisions <sup>2</sup>			Risk exposure amount	value adjustments and provisions a
		(2) Total value adjustments ar exposures, but includes gener	positive varue, is reported before id provisions per country of cou all credit risk adjustments.	www.unerparty excludes those for se	curtisation exposures, additions	valuation adjustments (AVAs)	ered (Krg. substitution effects) and other own funds reductio	ns related to the	
		Original Exposure <sup>1</sup>	As of 30, Exposure Value <sup>1</sup>	/09/2021 Risk exposure amount	Standardise  Value adjustments and provisions <sup>2</sup>	d Approach  Original Exposure <sup>1</sup>	As of 31  Exposure Value <sup>1</sup>	/12/2021 Risk exposure amount	t Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Control government or control tracts  Control government or control tracts  Public scales mellice  Multi-control tracts  Control tracts  Contr					0 0 0 0 0 0 0 0			2 3 3 5 5 5 5 5 5 7 7 7 8



		Standardised Approach										
			As of 31	/03/2022			As of 30,	06/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions			
	(min EUR, %)											
	Central governments or central banks Regional governments or local authorities					12,020 814	12,448 838	77 102				
	Public sector entities					1,237	1.042	33				
	Multilateral Development Banks					494	494	0				
	International Organisations					135	135	0				
	Institutions					6,898	6,837	1,703				
	Corporates					2,288	1,819	1,404				
	of which: SME					20 609	.17	13				
	Retail of which: SME					162	147 104	92 60				
Consolidated data	or which: SNE Secured by mortnages on immovable property					865	842	448				
	of which: SMF					854	830	437				
	Exposures in default					107	68	71	3			
	Items associated with particularly high risk					0	0	0				
	Covered bonds					349	348	35				
	Claims on institutions and cornorates with a ST credit assessment					0	0	0				
	Collective investments undertakinos (CIU) Equity					12	12	12				
	Other exposures					574	574	357				
	Standardised Total <sup>2</sup>					26,405	25.605	4,338	5			

		calculated as of last quarter								
					Standardisc	ed Approach				
			As of 31	/03/2022			As of 30,	0/06/2022		
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
NETHERLANDS	Control of commenced as control of sales.  Pacific active confidence of sole authorities  Pacific active confidence  International Commenced of Sales  International Commenced  Commenced					10,269 1,281 301 0 0 474 1,218 19 601 162 863 853 100 0 1377 12 2 574	10,628 122 155 0 0 428 811 16 144 839 828 66 0 0 137 12 12 12	777 0 31 10 0 0 1177 705 13 91 60 447 456 99 0 14 25 13 12 33 33		
1	Standardised Total <sup>2</sup>							-	49	

Central consensation of central laborates  Central consensation of central laborates  Public sector entition  Audition of Central Consensation of Central Cent			exposures, but includes gene	nal credit risk adjustments.									
Original Exposure Value*  Control discoverments or control have control and production of the control control have control and production of the control control have control			**										
Coliginal Expensive* Expensive Vision* Risk expensive amounts  (control conversations or control beautiful to the control of t				As of 31	/03/2022			As of 30	/06/2022	2			
Cominal conveniencia per central charles  Particular de conveniencia per central charles  Particular de conveniencia de conven			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>			
Exonomer in official Control of C	SWITZERLAND	Central overements or central sharing sections overements or local authorities sections overements or local authorities sharing sections of the section of the sec					0	0	663 663 00 00 00 00 00 00 00 00 00 00 00 00 00				

		exposures, but includes gene					and delice desir family reduction		
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
	(mh EJR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
GERMANY	Control commences or control and control a					222 108 614 0 0 368 93 2 2 0 0 0 0 0 0 0 0 0 0	822 1288 594 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 131 73 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(mh EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Court of accommends or control is below:  Residual conversation of local admirities  Residual conversation of local admirities  Residual conversations  Residual conversations  Residual conversations  Residual conversations  Residual conversations  Residual  Residual conversations  Residual  Resi					185 77 792 0 0 127 113 0 0 0 0 0 0 0 0 0 0	200 277 292 0 0 111 113 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 15 2 0 0 45 47 0 0 0 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>				t due to credit convenion factor				



## 2022 EU wide T

EBA EUROPEA	2022 EU-wide Transparency Exercise								
	Credit Risk - Standardised Approach  de Volksbank N.V.								
	uc vuinsualin in.v.				Standardis	ed Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
Other Countries	Control occurrences or control shares Assistant conversates for leaf selections selected and selected selections selected and selected sel					99-91 133 6	99-91	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total*	(1) Original exposure, unlike E (2) Total value adjustments as	nd provisions per country of co	ne taking into account any effect unterparty excludes those for se	ct due to credit convenion facto ecuritisation exposures, addition	ns or credit risk mitigation tech al valuation adjustments (AVAs	niques (e.g. substitution effects and other own funds reductio	). ns related to the	
		exosures, but includes owner	ral credit risk adjustments.		Standardis	ed Approach			
				(03/2022	Value adjustments and			/06/2022	Value adjustments a
BELGIUM	Control allowarments or control banks (S. Control allowarments or local authorities familiaries of control authorities familiaries of control authorities familiaries of control authorities familiaries of control authorities (Control authorities of Control authoritie	Original Exposure*	Exposure Value <sup>1</sup>	Risk exposure amount	providents*	Original Exposure <sup>1</sup> 272 273 36 66 67 68 68 68 68 68 68 68 68 68 68 68 68 68	0	0 0 0	provisions <sup>2</sup>
	Other excosures Standardised Total <sup>2</sup>	(1) Original exposure, unlike E	Exposure value, is reported befo	ne taking into account any effec	ct due to credit convenion facto	ns or credit risk mitigation tech	riques (e.g. substitution effects	).	
	Control accumentate or control sharing Resistant occurrences or local authorities Authorities (Switchment basis Authorities (Switchment basis Tehrenation (Switchment)	(2) Total value adjustments an excossives, but includes come or control of the co	nil credit risk adjustments.	interprety excludes those for so 103/2022 Risk exposure amount	Standardise Standardise Standardise Value adjustments and provisions <sup>2</sup>	ed Approach Original Exposure <sup>1</sup>	As of 30  Exposure Value <sup>1</sup>	/06/2022  Risk exposure amount  0 0 0 0 0	Value adjustments a provisions <sup>2</sup>
UNITED KINGDOM	Institutions of which SHE detail of which SHE detail of which SHE of which SHE standard in the second immovable procests of which SHE Executed in default Items associated with anticularly high risk Collection on institutions and corresponds with a ST credit assessment Collection (investments undertaktions (CIU)) Sheet SHEE					200 363 6 6 6 6 7 7	204 363 C C C C C	9 137 137 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
			exposure value, is reported befo	ne taking into account any effec	ct due to credit conversion facto	is or credit risk mitigation tech	riques (e.g. substitution effects	)-	
		(1) Original exposure, unitie b     (2) Total value adjustments as exposures, but includes gene	Exposure value, is reported befor nd provisions per country of co- nal credit risk adjustments.	ne taking into account any effer unterparty excludes those for se	ct due to credit conversion facto ecuritisation exposures, addition	ns or coadit risk mitigation tech al valuation adjustments (AVAs	riques (e.g. substitution effects and other own funds reductio	). ns related to the	
		(1) Original exposure, unities b     (2) Total value adjustments as exposures, but includes gene	nd provisions per country of co rail credit risk adjustments.	ne taking into account any effect unterparty excludes those for se	ct due to credit conversion facto ecuritisation exposures, addition	is or credit risk mitigation tech	and other own funds reduction	). ns related to the	
		(1) Original exposure, uniter to (2) Yotal value adjustments a exposures, but includes gane Original Exposure <sup>1</sup>	nd provisions per country of co rail credit risk adjustments.	unterparty excludes those for se	ct due to credit conversion facto ecuritisation exposures, addition	ns or coadit risk mitigation tech al valuation adjustments (AVAs	and other own funds reduction	ns related to the	Value adjustments a
Country of Counterpart 8	Control anywarementae or control hands  Recipional convermentae for local authorities  Recipional convermenta or local authorities  statisticars of two discovered banks  for statistical or two discovered banks  (articles authorities authorities (CIII)  Recipional control or two discovered banks  (CIII)  Rec	(2) York value adjustments as opostures, but includes gene postures in the control of the control of Conglinal Exposure*	As of 31,  Exposure Value <sup>1</sup>	ntepaty encludes those for as	T da la y oute convenient for contraction of the co	ne or code his netigrant to be an advance of position to be an advance of position to be an advance of position to be an advance of the advan	As of 30 Exposure Value*	/05/2022 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments as provisions'
Country of Counterpart 8	Control accommendate or control sharing accident commentaries broad submillen excident commentaries or local submillen excident commentaries excident control submillente for submillente companies of which, 1956 of which, 1956 of control submillente for s	(2) Total value adjustments are opposes, but includes goal proposes, but includes goal proposes, but includes goal proposes, but includes goal by the control of the contro	ed providence of our confirmation of credit risk algorithments.  As of 31,  Exposure Value*	nterparty encludes those for a 1/03/2022  Risk exposure amount	of da Y sold seminate (and constitution of special participation of spe	ne receit de designation solo de designation solo de designation d	As of 30  Exposure Value*	Fish exposure amount  06/2022  Fish exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments are provisions*
Country of Counterpart 8	Control accommendate or control sharing accident commentaries broad submillen excident commentaries or local submillen excident commentaries excident control submillente for submillente companies of which, 1956 of which, 1956 of control submillente for s	(2) Total value adjustments are opposes, but includes goal proposes, but includes goal proposes, but includes goal proposes, but includes goal by the control of the contro	As of 21,  Exposure Value  Exp	nterparty encludes those for a 1/03/2022  Risk exposure amount	of da Y sold seminate (and constitution of special participation of spe	we or could take integration to be and a distribution of production of p	As of 300  Exposure Yahan'  Company of the Association of the Associat	Fish exposure amount  06/2022  Fish exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments of providing and providing
Country of Counterpart 8	Control accommendate or control sharing accident commentaries broad submillen excident commentaries or local submillen excident commentaries excident control submillente for submillente companies of which, 1956 of which, 1956 of control submillente for s	(2) Total value adjustments are opposes, but includes goal proposes, but includes goal proposes, but includes goal proposes, but includes goal by the control of the contro	As of 21,  Exposure Value  Exp	respective exhaust or an exhau	of da Y sold seminate (and constitution of special participation of spe	ne receit de designation solo de designation solo de designation d	As of 300  Exposure Yahan'  Company of the Association of the Associat	Note that to the Park of the P	previsions <sup>2</sup>
Country of Counterpart 8	Control accommendate or control sharing accident commentaries broad submillen excident commentaries or local submillen excident commentaries excident control submillente for submillente companies of which, 1956 of which, 1956 of control submillente for s	(2) This she adjustments of the control of the cont	As of 31.  Exposure Value?  As of 31.  Exposure Value?	To Joseph Market and Control of the	of the treat consentration of the consentration of	ner could not engineer belt in designation belt in the could not engineer (2004). The could not engineer (2004) and Egypera and Diriginal Egypeure (2004). The could not engineer belt in the could not engineer (2004). The could not engineer belt in the could not engineer (2004) and the could not engineer (2004). The could not engineer (2004) and the could not engineer (2004) and the could not engineer (2004) and the could not engineer (2004). The could not engineer (2004) and the could not eng	As of 30  Exposure Value  As of 30  Exposure Value  As of 30  Exposure Value  As of 30	Rule expenses amount  106/2022  Rule expenses amount  107  108/2022  Rule expenses amount  108/2022	Value adjustmenta a provisional a provisiona
Counterpart 8	Control accommenda or control sharing  Control commendator or board arthroffice  Selection of commendator or board arthroffice  Selection of commendators  Selection of commendators  Selection of commendators  Commendators  Selection of commendators  Commendators  Selection of commendators  Commendators  Commendators  Commendators  Commendators  Selection of commendators	(C) That sink adjustments with relating per systems, but include year systems, but include year systems, but include year systems, and the systems of the sy	As of 31.  Exposure value, a sported of a control of the control o	And exposure amount  Total process amount  T	of the treat consent color and the color and	ne condit de desguerante (Albania de Agracia	As of 300 Exposure Value	Rule exposure amount  But exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	previsions <sup>2</sup>
Counterpart 8	Control accommentar or control sharing  Control accommentar or local arthritise  Militarian Plan discontrol  Grant St. St. St. St. St. St. St. St. St. St	(C) That sink adjustments with relating per systems, but include year systems, but include year systems, but include year systems, and the systems of the sy	As of 31.  Exposure value, a special self- exposure value, a s	And exposure amount  Total process amount  T	of the treat connected that the control of the cont	ne condit de desguerante (Albania de Agracia	As of 300 Experience Values*  As of 300 Experience Values*  Experience Values*  Experience Values*  As of 300 Experience Values*	Rule exposure amount  But exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	previous afterness of provious afterness of provious afterness of provious of the provious of
Counterpart 8	Control accommenda or control sharing  Control commendator or board arthroffice  Selection of commendator or board arthroffice  Selection of commendators  Selection of commendators  Selection of commendators  Commendators  Selection of commendators  Commendators  Selection of commendators  Commendators  Commendators  Commendators  Commendators  Selection of commendators	(C) Displace and pullments of the company of the co	As of 31,  Exposure Value  As of 32,  Exposure Value  As of 31,  Exposure Value  As of 31,  As of 3	And exposure amount  Rails to posure amount  a sing to soone any ele-  relative and the soone any ele-  relative amount amount amount amount any ele-  relative amount amoun	of the travel convener below the control of the con	nor could not engagement from the country of the co	As of 300 Exposure Values As of 300 Exposure	Risk exposure amount    66/2022   Risk exposure amount   106/2022   Risk e	provisions <sup>2</sup> Value adjustments a provisions <sup>2</sup>

# 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

de Volksbank N.V.

							IRB Ap	proach					
			As of 30/09/2021				As of 31/12/2021						
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>			Value adjustmen
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
Consolidated data	Central banks and central genomements Institutions Corporates - Of Which: Specialized Lending Retail - Scarcer on real estate property - Of Which: SHE Retail - Special - Special corporate property - Of Which: SHE Retail - Other Retail - Other Retail - Of Which: SHE Retail - Other Retail - Other Retail - Of Which: SHE Retail - Other Retail - Oth	ie.						0 0 0 0 49,685 49,685 0 49,685 0	0 0 0 0 539 539 0 539 0	0 0 0 49,685 49,685 0 49,685 0	0 0 0 0 6,240 6,240 0 0 0 0	0 0 0 0 469 469 0 469 0	0 0 0 0 79 79 0 79 0
	IRB Total <sup>2</sup>										6,240		

	· ·												
							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
NETHERLANDS	Outstall backs and control governments Corporates Corpo	E						0 0 0 0 49,606 49,606 0 49,606	0 0 0 0 536 536 536 0 0	0 0 0 0 0 49,606 49,606 0 49,606	0 0 0 0 6,229 6,229 0 6,229 0	0 0 0 0 0 466 466 0 466 0	0 0 0 0 78 78 0 78 0
	Equity Other non-credit-obligation assets								Ů	Ů		ů	
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
SWITZERLAND	Central basks and central preventments Corporates Corpo	de:						0 0 0 0 2 2 0 2 0 0	0	0 0 0 0 2 2 0 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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				d hefiwe taking into accoun								

GERMANY

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
FRANCE	Control to larks and control departments Destinations Corporates Opporates Opporates Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Of White. DRE. Retail - Coulting Revokers Retail - Country of Property Retail - Country Retail - Of Which. SID: Retail - Country Retail - Of Which. SID: Retail - Country Retail -	ΗE						0 0 0 2 2 0 2 0 0	0	0 0 0 0 2 2 0 2 0 0	0	0	0
	IRB Total												

# 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2021					As of 3	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision
Other Countries	Central banks and central provenments Lestitutions Corporates Control of Which: Specialized Lending Retail - Case I and Control of the death property Retail - Control of the death property Control of Which: Specialized Lending Retail - Control Retail							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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												

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
BELGIUM	Central banks and central governments. Distributions Corporates. Corporates. Corporates. Corporates. Corporates. Retail Retail Readil-Secured on read estate property. Of Which: SME. Retail Readil-Secured on read estate property. Of Which: SME. Readil-Country Readil-Secured on read estate property. Of Which: SME. Readil-Country Readil-	łE						0 0 0 46 46 0 46 0	0 0 0 0 2 2 0 0 0	0 0 0 46 46 0 46 0	0 0 0 6 6 0 0 0	0 0 0 3 3 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
ļ.	IRB Total				hafaa kalisa laba aasaa								

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
UNITED KINGDOM	Central sakes and contral governments  Corporates: Of Witch: Socialised Learning Corporates: Of Witch: Size Corporates: Of Witch: Size Refail Refail - Socialised Learning Refail - Socialised Learning Refail - Socialised Corporately Refail - Country on the Learning Deposity - Of Witch: Size Refail - Country on the Extension Size Refail - Country on the Extension Size Refail - Country on the Refail - Of Witch: Size Refail - Country on Refail - Of Witch: Size Refail - Country Refail - Of Witch: Size Refail - Other Refail - Of Witch: Size Refail - Other Refail - Of Witch: Size - Size Refail - Other Refail - Of Witch: Size - Size Refail - Other Refail - Of Witch: Size - Size Refail - Other Refail - Of Witch: Size - Size Refail - Other Refail - Of Witch: Size - Size Refail - Other Refail - Of Witch: Size - Size Refail - Other Refail - Of Witch: Size - Size Refail - Other Refail - Of Witch: Size - Size Refail - Other Refail - Of Witch: Size - Size	ie						660000	0	0 0 6 6 0 0	0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000
ı	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and central governments							0	0	0	0	0	0
	Institutions							0	0	0	0	0	0
	Corporates  Corporates - Of Which: Specialised Lending							0	0	0	0	0	0
	Corporates - Of Which: Specialized Lending  Corporates - Of Which: SME								0	0			0
	Retail							0	0	0	0	0	0
	Retail - Secured on real estate property							0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME							ō	ō	ō	ō	ō	ō
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-S	ME						0	0	0	0	0	0
	Retail - Qualifying Revolving	l						0	0	0	0	0	0
	Retail - Other Retail							0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME							0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	0
	Equity							0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
Country of Counterpart 9	Contral lawks and central governments Extractions Corporates ("Which Specialist Landing Corporates ("Which Specialist Landing Corporates ("Which Specialist Landing Corporates ("Which Specialist Landing Refail - Secored on and exists properly Refail - Secored on and exists properly ("O'Which Specialist") Refail - Secored on and exists grouperly ("O'Which see Specialist") Refail - Corporation Specialist ("Which Specialist") Refail - Corporation Specialist ("Which Specialist") Refail - Corporation Specialist ("Which Specialist") Refail - Corporation ("Which Specialist") Re	ME						000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Equity Other non credit-obligation assets							•	0	0	0	0	
	IRB Total												

Contract for Construction Copy on the		Original	Exposure <sup>1</sup> Of which: defaulted	As of : Exposure Value <sup>1</sup>	Risk exposure	of which:	Value adjustments and provisions		Exposure <sup>1</sup> Of which:	As of : Exposure Value <sup>1</sup>	31/12/2021 Risk exposure	Of which:	Value adjustments and provisions
Institutions Corporates	banks and central governments ions	Original	Of which:		Risk exposure	Of which:	adjustments and		Of which:		Risk exposure	Of which:	adjustments and
Institutions Corporates	banks and central governments ions						provisions						provisions
Institutions Corporates	ions											defaulted	
Country of Counterpart 10	Corporate: Of Which Specialized Leading Corporate: Of Which SISE  Retail - Secured on real estate properly Retail - Secured on real estate properly Retail - Secured on real estate properly - Of Which, SISE Retail - Qualifys Receiving Retail - College Retail - C	(E						0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Credit Risk - IRB Approach

de Volksbank N.V.

							IRB Ap	proach					
				As of	31/03/2022					As of	80/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount .	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
Consolidated data	Control Sunks and central governments Institutions Corporation Cor							0 0 0 0 50,053 50,053 0 50,053 0	0 0 0 0 0 430 430 0 430 0	0 0 0 0 50,053 0 50,053 0	0 0 0 0 5,946 5,946 0 5,946 0	0 0 0 0 0 378 378 0 378 0	0 0 0 0 81 81 0 0
	Other non credit-obligation assets IRB Total <sup>2</sup>										0 5.946		

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

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
NETHERLANDS	Control tables and control governments  Comprosition  Comprosition: Of Which, Specialed Landing  Comprosition: Of Which, Specialed Landing  Comprosition: Of Which, See  Retail Retail - Secured on real entate property  Retail - Country on the entate property  Retail - Country on the entate property of Which, See  Retail - Country on the entate property of Which, rest-Of  Retail - Country on Retail - Of Which, See  Retail - Country Retail - Of W							0 0 0 0 49,978 49,978 0 49,978 0	0 0 0 0 427 427 0 427 0 0 0	0 0 0 49,978 49,978 0 49,978 0	0 0 0 0 5,936 5,936 0 5,936 0	0 0 0 0 375 375 0 375 0	0 0 0 0 80 80 0 0
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount .	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
SWITZERLAND	Central Savks and central governments   Institutions							0 0 0 1 1 0 1 0 0	0	0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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												

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

	•						IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
GERMANY	Central banks and central governments Compress: Of White: Specialised Lending Corporates: Of White: Specialised Lending Corporates: Of White: Specialised Lending Corporates: Of White: Specialised Lending Reals: Secured on real estate property Reals: Secured on real estate property Reals: Secured on real estate property of White: OHE Reals: Secured on real estate property of White: OHE Reals: Countries Secured on real estate property of White: OHE Reals: Countries Secured on real estate property of White: OHE Reals: Countries Secured on real estate property Countries Sec							0 0 0 7 0 7 0	0	0 0 0 7 7 0 7 0	0 0 0 0 1 1 1 0 1 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												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
FRANCE	Central banks and central governments Corporates Composes, Of Whithis Specialized Lending Composes, Corporates Retail Retail Secured on read estate property Retail Secured on read estate property of Which, 1945. Retail Secured on read estate property of Which, 1945. Retail Secured on read estate property of Which, 1945. Retail Color Retail Secured on read estate property of Which, 1945. Retail Color Retail Of Which, 1945. Retail Color Retail Of Which, 1945. Children on coeffi-deligation assets							0 0 0 0 1 1 0 1 0 0	0	0 0 0 0 1 1 0 1 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												

Credit Risk - IRB Approach de Volksbank N.V.

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Other Countries	Control hacks and central proventments  Companies of Which Specialised Lending  Read - Socialised on real death property - Of Which Specialised Lending  Read - Companies Companies Specialised Lending  Read - Companies Companies Companies Companies  Read - Companies Compan							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	IND TOTAL												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments							0	0	0	0	0	0
	Institutions							0	0	0	0	0	0
	Corporates							0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending							0	0	0	0	0	0
	Corporates - Of Which: SME							0	0	0	0	0	0
	Retail							46	2	46	6	3	0
	Retail - Secured on real estate property							46	2	46	6	3	0
DEI CTURA	Retail - Secured on real estate property - Of Which: SME							0	0	0	0	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-S	1						46	2	46	6	3	0
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail							0	0	0	0	0	0
	Retail - Other Retail - Of Which: SMF							0	0		0		0

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
UNITED KINGDOM	Control banks and cominal governments Institutions Corporates Of Which, Sponanted Landing Corporates - Of Which, Sponanted Landing Real - Country - Of Which, Sponanted Landing Real - Country - Of Which, Sponanted Landing Real - Other Real - Of Which, Sponanted Landing Real - Other Real - Of Which, Sponanted Landing Real - Country Real - Of Which, Sponanted Landing Real -							0 0 0 5 5 0 0	0	0 0 0 5 5 0 0 0	0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
l	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Country of Counterpart 8	Central tasks and central governments Comparation of Whitin. Specialised Landing Retail Second on real states property Retail Second on real excellent property of Whitin. Invol. Special Council Comparation of Landing Land							0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
Country of Counterpart 9	Central banks and central governments Trattitutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME							0	0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
country of counterpart 3	Retail - Gourse on real estate property - Of Which: non-SI Retail - Qualifying Revolution Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non-credit-obligation assets 188. Total							0 0 0	0 0 0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0 0

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
Country of Counterpart 10	Control laviak and central governments Institutions Corporates - Of Which, Sponsieled Landing Corporates - Of Which, Silv Considered Corporates - Of Which, Silv Corporates Read - Secured on read estate property - Of Which, Silv Corporates Read - Country Readoning cells date property - Of Which, Silv Country Read - Other Read - Other Read - Of Which, Silv Country Read - Other Read - Other Read - Of Which, Silv Country Readoning Read - Other Read - Other Read - Of Which, Silv Country Readoning Read - Other Read - Other Read - Of Which, Silv Country Readoning Read - Other Read - Off Which, Silv Country Readoning Read - Other Read - Of Which, Silv Read - Other Read -							0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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												



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2021			_				
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	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	exposure amount
[ 0 - 3M [	Austria	2 2 2 5 5 3 1	0 20 25 53 32 59 8 198	0 0 0	0	33 59	0 0 20 25 53 53 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 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 [	Belgium	22 115 5: 130 177 5:	0 26 119 52 120 130 171		0	6 2 17 263	0 0 26 5 5 5 6 27 0 130 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic	81	80 0 0 0 0 0 0	000000000000000000000000000000000000000			80 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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	Denmark													
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet 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] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland	25	0 0 0 0 0 0 0 29 0 29	0 0 0 0 0	0 0 0 0 0		0 0 0 0 29 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	( 1117 55 56 154 144 5 53	52 62 149 144	000000000000000000000000000000000000000	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 117 52 62 106 84 9 <b>430</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0	14
[ 0 - 3M [	Germany	153 173 54 144 286 756 758	153 173 52 144 0 289 756 24	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( 22 ( 24 19- 40 2-	153 153 52 118 96 352 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	2
[ 0 - 3M [	Croatia													
10 - 3M	Greece													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hungary													
10 - 3M	Ireland	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 32 74 21 0	000000000000000000000000000000000000000	0 0 0 0 0	(	0 0 0 32 74 21 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
To - 3M	Italy	140	120	·	·		120	v		· ·				Ü
Total	Latvia													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	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	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg	1:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	( ( ( 1: 33 ( 42	0 0 0 0	0 0 0 0 0	0 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 [	Malta													
[ 0 - 3M [	Netherlands	2: 6: 24/ 9: 10. 9: 10. 25: 85:	24 65 246 4 94 2 102 3 293 28	0	0	2( ( ( ( 5) 20) ( 274	4 67 246 94 51 89 29	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 300 0 0 0	000000000000000000000000000000000000000	31
[ 0 - 3M [	Poland	U.S.	354				360	·		J		300		31
[ 0 - 3M [	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 10 10	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	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] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	11 5. 200		000000000000000000000000000000000000000	0 0 0 0 0	1 5 5 15 22:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 [	United Kingdom													
To - 3M	Iceland													
Total   Tota	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway													
[ 0 - 3M [	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	2	0 0 0 0 0 0 27	000000000000000000000000000000000000000	0 0 0 0 0	2	0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Hong Kong	21	27	0	0	2.	0	0	0	0	0	0		0



General governments exposures by country of the counterparty

			de Volksbank N.V.											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of non-derivative financial		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	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
0 - 3M     3M - 1Y     1Y - 2Y     1Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Switzerland	175 133 ( (	179 131 0 0 0 0 0 0 0 0 309	0 0 0 0	0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	179 131 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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 [	Other advanced economies non EEA													
TO - 3M	Other Central and eastern Europe countries non EEA													
10 - 3M     3M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more   Total	Middle East													
[ 0 - 3M [	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

de Volksbank N V

							de Volksbank N.V.							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
						ssets by accounting portfolic		Derivatives with po			h negative fair value	Off-balance si	heet exposures	
					Non-gerivative financial as	ssets by accounting portrollo		Derivatives with pos	sitive fair value	Derivatives with	n negative rair value			Blahamalahtad
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] [13M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa													
To - 3M	Others	5. 22	0 0 0 0 0 0 0 0 1 51 0 0 20	000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 51 0 20 20	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		

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

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

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

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

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

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

(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



General governments exposures by country of the counterparty

				de Volksbank N.V.										
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive 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	Austria	0 21 25 51 14 38 6	0 21 25 51 14 38 6	0 0 0 0 0		1.3	0 21 25 51 6 8 0 0	( ( ( (		0 0 0 0 0	0 0 0 0 0			
Total  [ 0 - 3M [       [ 3M - 1Y ]       [ 1Y - 2Y ]       [ 2Y - 3Y ]       [ 3Y - 5Y ]       [ 5Y - 10Y ]       [ 10Y - more       Total	Belgium	155 31 28 115 24 19 77 10	31 28 115 24 19 77	0	0 0	55 6 1 7 7	31 28 5 5 0 0 24 0 0 0		0 0 0	000000000000000000000000000000000000000	0 0 0 0			0
[ 0 - 3M [	Bulgaria	344	.504			20.								, and the second
[ 0 - 3M [	Cyprus													
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   Total	Czech Republic	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0			0 0 0 0 0	000000000000000000000000000000000000000			0
Total	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	eats by accounting portfoli		Derivatives with pos	citiva fair valua	Derivatives with	negative fair value	Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative illiancial as	sees by accounting portion	,	Derivatives with pos	State Iali Value	Delivatives with	negative ian value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Finland	0 0 0 27 0	0 0 0 0 0 27 0 27	0 0 0 0 0	0 0 0 0 0		0 0 0 0 27 0	0 0 0 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 [	France	0 147 3 3 7 116 117 7 9 554		0 0 0 0 0	0 0 0 0 0	1 4 8 8	0 147 30 60 70 92 9	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	17
[ 0 - 3M [	Germany	223 51 14 69 470 607 11	11	000000000000000000000000000000000000000	0 0 0 0 0	2 4 34 29 1	51 114 29 128 313 0	0 0 0 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   1   1   1   1   1   1   1   1   1	Croatia													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland	0 0 0 2 24 5 3	0 0 0 0 24 0 5	0 0 0 0 0	0 0 0 0 0		0 0 0 24 0 0	0 0 0 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 [	Italy	3.0								,				
To - 3M	Latvia													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg	2:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [	Malta													
[ 0 - 3M [	Netherlands	6. 6. 18. 8. 200 200 200 82(		0	0	( ( ) ( 14) 12: ( 26)	61 67 182 89 69 83 5	0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 300 0 0 0		108
[ 0 - 3M [	Poland					200	330					300		200
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 10 10	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	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	esposae amount
[ 0 - 3M [	Spain	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 63 0 144 0	000000000000000000000000000000000000000	0 0 0 0 0	( ( ( ( 12) ( 188	0 0 0 0 22 0	0 0 0 0 0	0 0 0 0 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 [	Sweden		0 3 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	(	0 0 0 0	0 0 0 0 0	0 0 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 [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada	33	0 0 0 0 36 0 36	0 0 0 0 0	0 0 0 0 0	( ( ( 3) ( 33	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [	Hong Kong													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive 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 [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
To - 3M	Switzerland	43.	432 0 0 0 0 0 0 0 0 432		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		432 0 0 0 0 0 0 0 432	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	86
[ 0 - 3M [	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 [	Middle East													
Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

de Volksbank N.V.

							de voiksbank iv.v.							
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance si	heet exposures	
														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] [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	Others	0 0 33 25 56 19	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0		0 0 0 0 0 0 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] [3Y-5Y] Total [0-3M] [3M-1Y] [2Y-3Y] [3Y-5Y] [3Y-5Y]	[0-3Mf] [3M-1Y] [13Y-2Y] [3Y-2Y] [3Y-5Y] [3Y-10Y] [31Y-more  [0-3Mf] [3M-1Y] [1Y-2Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [3Y-5Y] [3Y-5Y] [3Y-5Y]	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets    Total gross carrying amount of non-derivative financial assets   Total gross carrying amount of non-derivative financial assets   Total gross carrying amount of	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets  Total gross carrying amount of non-derivative financial assets (net of short positions)  Total carrying amount of non-derivative financial assets (net of short positions)  Africa   134 - 247   134 - 247   134 - 247   134 - 247   134 - 247   134 - 247   134 - 247   134 - 247   134 - 247   134 - 247   135 - 247   135 - 247   136 - 247	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets  non-derivative financial assets (net of short positions)  of which: Financial assets held for trading  for 3Mf 13M - 117 13Y - 3Y 1 13Y 1 13Y - 3Y 1 13Y	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets of which: Financial assets (net of short positions)  Total carrying amount of non-derivative financial assets of which: Financial assets held for trading  of which: Financial assets held for	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolic assets (net of short positions)  Total carrying amount of non-derivative financial assets of which: Financial assets by accounting portfolic assets (net of short positions)  Total gross carrying amount of non-derivative financial assets (net of short positions)  of which: Financial assets designated at fair value through profit or loss  fair value through other comprehensive income  for which: Financial assets a fair value through profit or loss  fair value through other comprehensive income  for which: Financial assets  fair value through other comprehensive income  for which: Financial assets  fair value through profit or loss  fair value through other comprehensive income  for which: Financial assets  fair value through profit or loss  fair value through other comprehensive income  for which: Financial assets  fair value through other comprehensive income  fair value through other comprehensive income  for which: Financial assets  fair value through profit or loss  fair value through profit or loss  fair value through other comprehensive income  for which: Financial assets  fair value through other comprehensive income  for which: Financial assets  fair value through other comprehensive income  for which: Financial assets  fair value through profit or loss  fair value	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Non-derivative financial assets by accou	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Derivatives with positions)  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Derivatives with positions)  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Or which: Financial assets by accounting portfolio  Derivatives with positions)  Of which: Financial assets at fav wheelth reposted assets at fear wheelth through other comprehensive income  Of which: Financial assets at fear wheelth regions and the comprehensive income  Of which: Financial assets at fear wheelth regions and the comprehensive income  Of which: Financial assets at fear wheelth regions and the comprehensive income  Of which: Financial assets at fear wheelth regions and the comprehensive income  Of which: Financial assets at fear wheelth regions and the comprehensive income  Of which: Financial assets and the comprehensive income  Of which: Financial assets at fear wheelth regions and the comprehensive income  Of which: Financial assets at fear wheelth regions and the comprehensive income  Of which: Financial assets at fear wheelth regions and the comprehensive income  Of which: Financial assets at fear wheelth regions and the comprehensive income  Of which: Financial assets at fear wheelth regions and the comprehensive income  Of which: Financial assets and the comprehensive income  Of which: Financial assets at fear wheelth regions and the comprehensive income  Of which: Financial assets are fear wheelth regions and the comprehensive income  Of which: Financial assets at fear wheelth regions and the comprehensive income  Of which: Financial assets are fear wheelth regions and the comprehensive income  Of which: Financial assets at fear wheelth regions and the comprehensi	Residual Maturity  Country / Region  Total gress carrying amount of non-derivative financial assets by accounting portfolio  Country / Region  Total gress carrying amount of non-derivative financial assets by accounting portfolio  Derivatives with positive fair value  Non-derivative financial assets by accounting portfolio  Derivatives with positive fair value    Non-derivative financial assets by accounting portfolio	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets (or of about positions)  Total carrying amount of non-derivative financial assets (or of about positions)  Total carrying amount of non-derivative financial assets (or of about positions)  of which: Financial assets a complete at the value through other comprehense income  133-341 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying amount of non-derivative financial assets by accounting portfolio  Total carrying	Residual Maturity  Residual Matu	Residual Maturity  Country / Region  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting portfolio  Total gross carrying amount of consecution francial assets by accounting port

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 nGAMP

# Performing and non-performing exposures de Volksbank N.V.

				As of 30/09/2021								As of 31/12/2	021		
	Gross ca	arrying amount/ Nomina	l amount		Accumulated imparts of the control o	pairment, accumulated dit risk and provisions <sup>4,8</sup>	negative changes in fair	Collaterals and		Gross ca	arrying amount/ Nominal amount		Accumulated imp	airment, accumulated negative changes in lit risk and provisions <sup>48</sup>	fair Collaterals and
	Of which performing but past due >30 days		Of which non-performing	r	On performing exposures <sup>2</sup>	On non-perfo	rming exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days	Of which non-	performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min FUE)	and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days	Of which:	lefaulted Of which Stag		Of which Stag	e 3
Cash balances at central banks and other demand deposits									10,285	0	0	0	0 0	0	0 0
Debt securities (including at amortised cost and fair value)									5,626	s 0	0	0	0 2	0	
Central banks											0	0	0 0	0	
General governments									4,153	3 0	0	0	0 1	0	0 0
Credit institutions									978	в 0	0	0		0	a c
Other financial corporations									165	5 0	0	0	0 0	0	a c
Non-financial corporations									331		0	0		0	
Loans and advances(including at amortised cost and fair value)									54,495	136	602	602	595 67	40	39 553
Central baries									511	0	0	0	0 0	0	0 0
General governments									556	6 0	0	0	0 0	0	0 0
Credit institutions									4,016	6 0	0	0	0 0	0	0 0
Other financial corporations									199	9 0	0	0	0 0	0	0 0
Non-financial corporations									1,361	9	28	28	28 6	6	6 18
of which: small and medium-sized enterprises									337	7 0	27	27	27 5	6	6 18
of which: Loans collateralised by commercial immovable property									323	3 0	22	22	22 4	3	3 18
Households									47,852	2 127	574	574	567 61	34	34 535
of which: Loans collateralised by residential immovable property									47,496	5 125	544	544	537 58	20	20 523
of which: Credit for consumption									52	2 1	10	10	9 0	10	9
DEST INSTRUMENTS other than HFT									70,406	136	602	602	595 69	40	39 553
OFF-BALANCE SHEET EXPOSURES									3,415	5	13	13	12 8	5	s o

Fig to a definition of non-software sections disease the 1 Article CV2 11 Alexaddinic IDI th 599/2021 CVB.

Fig To be a definition of non-software sections disease the 1 Article CV2 11 Alexaddinic IDI th 599/2021 CVB.

Fig To be a definition of non-software section of the sec

# Performing and non-performing exposures de Volksbank N.V.

i				As of 31/03/2022									As of 30/06/2022				
	Gross	carrying amount/ Nominal ar	mount		Accumulated imparts of the control o	pairment, accumulated no fit risk and provisions <sup>4,8</sup>	igative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	amount		Accumulated imp	pairment, accumulated n lit risk and provisions <sup>ca</sup>	egative changes in fair	Collaterals and
	Of which performing but past due > 30 day		which non-performing		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	,	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min ELR)	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									9,088								
Debt securities (including at amortised cost and fair value)									5,418		-						
Central banks									.,		-		-	-			
General governments									3.657	, 1	0	0		,		]	1 .
Credit institutions									1.060		0			,		] ;	
Other financial corporations									354	]					,	] ;	
Non-financial corporations									446	] ]						] ]	
Leans and advances(including at amortised cost and fair value)									58,219	123	524	524	518	70	45		439
									,						_		
Central banks									536	5 0	0	0	0	0			0
General governments									641	. 0	0	0	0	0			0
Credit institutions									6,908	3 0	0	0	0	0			0
Other financial corporations									191		0	0	a	0			0
Non-financial corporations									1,379	9 0	62	62	62	5	19	15	11
of which: small and medium-sized enterprises									414	9	19	19	19	5	6		11
of which: Loans collateralised by commercial immovable property									404	9	14	14	14	4	3	3	11
Households									48,564	123	462	462	456	64	25	25	428
of which: Loans collateralised by residential immovable property									48,136	5 121	438	438	433	60	17	16	420
of which: Credit for consumption									52	2 1	9	9	9	1	5	5	۰
DEBT INSTRUMENTS other than HFT									72,724	123	524	524	518	75	48	48	439
OFF-BALANCE SHEET EXPOSURES									3,118	3	9	9	9	10	4	4	4

(1) for the distillation of more-printering appears pipes rate in bothic \$43() of Registers (10) to \$15(2013 (200)).
(2) Institution of more printering appears pipes and in bothic \$43() of Registers (10) to \$15(2013 (200)).
(3) Institution report where the consideration and of appears of appears and one to the consideration of the consideratio

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



#### Forborne exposures

Ī		As of 30	/09/2021					As of 31/	12/2021		
	ring amount of with forbearance	value due to o	changes in fair credit risk and r exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	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	0
Central banks						0	0	0	0	0	
General governments						0	0	0	0	0	
Credit institutions						0	0	0	0	0	
Other financial corporations						0	0	0	0	0	
Non-financial corporations						0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)						1,535	404	34	22	1,483	376
Central banks						0	0	0	0	0	0
General governments						0	0	0	0	0	0
Credit institutions						0	0	0	0	0	0
Other financial corporations						0	0	0	0	0	0
Non-financial corporations						53	16	4	2	44	12
of which: small and medium-sized enterprises						53	16	3	2	44	
Households						1,482	388	30	20	1,439	364
DEBT INSTRUMENTS other than HFT						1,535	404	34	22	1,483	
Loan commitments given						10	3	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>											
Loans and advances that have been forborne more than twice <sup>3</sup>						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>						0					

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

<sup>&</sup>lt;sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(1)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



#### Forborne exposures

de Volksbank N.V.

Ī		As of 31	/03/2022					As of 30/	06/2022		
	ng amount of vith forbearance	Accumulated i accumulated o value due to c provisions for forbearance n	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	changes in fair redit risk and exposures with	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	o	0	o	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)						1,277	304	27	20	1,240	280
Central banks						0	0	0	0	0	0
General governments						0	0	0	0	0	0
Credit institutions						0	0	0	0	0	0
Other financial corporations						0	0	0	0	0	0
Non-financial corporations						28	13	3	3	23	9
of which: small and medium-sized enterprises						28	13	3	3	23	
Households						1,249	292	24	17	1,217	271
DEBT INSTRUMENTS other than HFT						1,277	304	27	20	1,240	
Loan commitments given						7	3	2	2	2	0
QUALITY OF FORBEARANCE <sup>2</sup>											
Loans and advances that have been forborne more than twice $^{\it 3}$						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$						0					

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

(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 commitments are generally reported with a positive sign.

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



2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading de Volksbank N.V.

As of 30/09/2021							As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount				Accumulated	Gross carrying amount				Accumulated	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated			
(min EUR)		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	ir i	Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fai value due to credit risk on non-performin exposures <sup>1</sup>
A Agriculture, forestry and fishing							0	0	0	0	0	0							0	0	0	0	0	0
B Mining and guarrying							0	0	0	0	0	0							0	0	0	0	0	0
C Manufacturing							21	7	7	21	2	0							21	5	5	21	3	0
D Electricity, gas, steam and air conditioning supply							563	0	0	563	1	0							553	43	43	553	14	0
E Water supply							0	n	0	0	0	0							n	0	0	0	0	0
F Construction							24	1	1	24	n n	ů							29	0	0	29	0	0
G Wholesale and retail trade							28	1	1	28	1	0							32	0	0	32	0	0
H Transport and storage							3	0	0	3	0	0							2	0	0	2	0	0
I Accommodation and food service activities							3	1	1	3	0	0							3	0	0	3	0	0
1 Information and communication							2	0	0	2	0	0							2	0	0	2	0	0
K Financial and insurance activities							199	9	9	199	4	0							230	7	7	230	3	0
L Real estate activities							288	3	3	288	2	0							283	3	3	283	2	0
M Professional, scientific and technical activities							56	5	5	56	1.	0							71	3	3	71	1	0
N Administrative and support service activities							7	0	0	7	0	0							9	0	0	9	0	0
O Public administration and defence, compulsory social security							0	0	0	0	0	0							0	0	0	0	0	0
P Education							1	0	0	1	0	0							1	0	0	1	0	0
Q Human health services and social work artivities							127	0	0	127	0	0							122	0	0	122	0	0
R Arts, entertainment and recreation							15	0	0	15	0	0							17	0	0	17	0	0
S Other services							23	1	1	23	o o	0							4	1	1	4	0	0
Loans and advances							1 361	20	20	1 361									1 370	62	62	1 370	24	

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FINREP 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 (01) 2021/951-115 on Supervisory reporting.