

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

In line with regulatory requirements, this bank only publishes annual and semiannual figures. This bank does not report FINREP data on a consolidated level, and so only COREP templates are published. EBA EUROPEAN BANKING AUTHORITY

### 2022 EU-wide Transparency Exercise

**Key Metrics** 

Nederlandse Waterschapsbank N.V.

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)	-					
Common Equity Tier 1 (CET1) capital - transitional period		1,763		1,835	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		1,763		1,835	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period		2,083		2,156	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		2,083		2,156	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period		2,083		2,156	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		2,083		2,156	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		4,642		5,102	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		4,642		5,102	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		37.97%		35.97%	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		37.97%		35.97%	(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		44.87%		42.25%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		44.87%		42.25%	(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		44.87%		42.25%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		44.87%		42.25%	(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		3,917		27,084	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		53.18%		7.96%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



### Leverage ratio

Nederlandse Waterschapsbank N.V.

_	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		2,083		2,156	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition		2,083		2,156	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		3,917		27,084	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		3,917		27,084	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		53.18%		7.96%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		53.18%		7.96%	[A.2]/[B.2]	

EBA Base 2022 EU-wide Transparency Exercise Capital

Capitan Nederlandse Waterschapsbank N.V.

		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS		2,083		2,156	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		1,763		1,835	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		7		7	C 01.00 (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		1,774		1,845	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		0		0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves		0		0	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 (I) of CBR
	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		-5		-2	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CBR
	A.1.8	(-) Intangible assets (including Goodwill)		-6		-7	C 01.00 (r0300,c0010) + C 01.00 (r0340.c0010)	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of CTR
	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		0		0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 150 of CRR
	A.1.11	(-) Defined benefit persion fund assets		0		0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0		0	$\begin{array}{l} C \; 01.00 \; (r0450, c0010) + C \; 01.00 \\ (r0460, c0010) + C \; 01.00 \; (r0470, c0010) \; + C \\ 01.00 \; (r0471, c0010) + C \; 01.00 \; (r0472, c0010) \end{array}$	$\label{eq:action} \begin{array}{l} \mbox{Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CR9; Articles 36(1) point (k) (ii) and 279(2) of CR9; Articles 36(1) point k) (iii) and 279(2) of CR9; Articles 36(1) point k) (iv) and 155(8) of CR8; Articles 36(1) point k) (iv) and 155(4) of CR9. \\ \end{array}$
	A.1.14.1	Of which: from securitisation positions (-)		0		0	C 05.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR $$
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0		0	C 01.00 (r0490,c0010)	Articles $36(1)$ point (c) and $38$ ; Articles $48(1)$ point (a) and $48(2)$ of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0		0	C 01.00 (r0500,c0010)	eq:articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CBR
	A.1.18	(-) Amount exceding the 17.65% threshold		0		0	C 01.00 (r0510,c0010)	Article 48 of CBR
0.000	A.1.18A	(-) Insufficient coverage for non-performing exposures		0		0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls		0		0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article $132c(2)$ CRR
	A.1.18C	(-) Other foreseeable tax charges		0		0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0		0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		-6		-8	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments		0		0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0		0	C 01.00 (r0220,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)		321		321	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		321		321	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	C 01.00 (r06904,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Ter 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)		2,083		2,156	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		0		0	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Ter 2 Capital instruments Other Tier 2 Capital components and deductions		0		0	$\begin{array}{c} C. 0.0.0 \left( ( 0600 A_{12} ( 00010 ) + C \ 0.1.00 \\ ( ( 0600 A_{12} ( 00010 ) ) \\ ( 0600 A_{12} ( 00010 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 00010 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 00010 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 00010 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 00010 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 00010 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 0001 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 0001 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 0001 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 0001 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 0001 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 0001 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 0001 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 0001 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 0001 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 0001 ) + C \ 0.1.00 \\ ( 0600 A_{12} ( 0001 ) + C \ 0.1.00 \\ ( 0000 A_{12} ( 0001 ) + C \ 0.00 \\ ( 0000 A_{12} ( $	
	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		4,642		5,102	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)		37.97%		35.97%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)		44.87%		42.25%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)		44.87%		42.25%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		1,763		1,835	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
CET1 RATIO (%)	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		37.97%		35.97%	A.4.3.01.0)] [D.1]/[B-B.1]	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0040)	
		ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	automu point of view at the or		rount in this calculation			

(1)The fully loaded CET1 cable is an estimate calculated based on basic's apportancy reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not biase into account in this calculation. Fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratios cablended by the carticolation basics e.e. in their PIIar 3 declosure

Overview of Risk exposure amounts

EBA EUROPEAN BANKING AUTHORITY

Nederlandse Waterschapsbank N.V.

		RW				
(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>		2,256		2,074	$ \begin{array}{c} C  02.00  (r0040, c0010) + [C  07.00  (r0090, c0220, s001) + C  07.00  (r0110, c0220, s001) + C  08.01  (r0040, c0220, s001) + C  08.01  (r0050, c0220, s001) + C  08.01  (r0060, c0220, s001) + C  08.01  (r0060, c0220, s002) + C  08.01  (r0060, c0200, s002) + C  08.01  (r0060, c0200, s002) + C  08.01  (r0060, c0200, s002) + C  08.01  ($	
Of which the standardised approach		2,256		2,074	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]	
Of which the foundation IRB (FIRB) approach		0		0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]	
Of which the advanced IRB (AIRB) approach		0		0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060 c0260, s001)]	
Of which equity IRB		0		0	C 02.00 (r0420, c0010)	
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>		698		852	C 07.00 (r0090, r0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0250, s001) + C 08.01 (r0050, c0250, s001) + C 08.01 (r0060, r0250, s001) + C 08.01 (r0040, c0250, s002) + C 08.01 (r0050, r0250, s002), + C 08.01 (r0060, r0250, s002) + C 02.00 (r0460, c0010)	
Credit valuation adjustment - CVA		1,150		1,469	C 02.00 (r0640, c0010)	
Settlement risk		0		0	C 02.00 (r0490, c0010)	
Securitisation exposures in the banking book (after the cap)		196		315	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, r0010)	
Of which IMA		0		0	C 02.00 (r0580, c0010)	
Of which securitisations and resecuritisations in the trading book		0		0	C 19.00 (4010, c0601)*12.5+C 20.00 (4010,c450)*12.5+MAA(C 24.00(4010, c0690),C 24.00(4010,c0100),C 24.00(40010, c0110))*12.5	
Large exposures in the trading book		0		0	C 02.00 (r0680, c0010)	
Operational risk		342		393	C 02.00 (r0590, c0010)	
Of which basic indicator approach		0		0	C 02.00 (r0600, c0010)	
Of which standardised approach		342		393	C 02.00 (r0610, c0010)	
Of which advanced measurement approach		0		0	C 02.00 (r0620, c0010)	
Other risk exposure amounts		0		0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)	
Total		4,642		5,102		

<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.

EBA

#### 2022 EU-wide Transparency Exercise Market Risk

#### Nederlandse Waterschapsbank N.V.

	SA			IM						IM												
			VaR <i>(Memorar</i>	ndum item)	STRESSED VaR (J	Memorandum item)	orandum item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP			VaR (Memorandum item)		STRESSED VaR ()	Memorandum item)	INCREMENTAL DEFAULT AND AL MIGRATION RISK CAPITAL CHARGE		ALL PRICE	RISKS CAPIT/ FOR CTP	AL CHARGE				
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021		As of 30/09/2021								As of 31/1	2/2021									
Traded Debt Instruments Of which: General risk		0											0	0	0	0						
Of which: General risk		0											0	0	0	0						
Equities		0											0	0	0	0						
Of which: General risk Of which: Specific risk		0											0	0	0	0						
Foreign exchange risk		0											ő	0 0	ő	0						
Commodities risk		0											0	0	0	0				, A		
Total		0			ļ								0	U	ļ 0	0		0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/0	6/2022					
Traded Debt Instruments		0											0	0	0	0						
Of which: General risk		0											0	0	0	0						
Of which: Specific risk		0											0	0	0	0						
Equities Of which: General risk		0											0	0	0	0						
Of which: General risk		0											0	0	0	0						
Foreign exchange risk		ŏ											ŏ	ŏ	ő	ő						
Commodities risk Total		0											0	0	0	0	0	0	0	0	0	
Total														U	U	U	U	J	U	J	v	

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



# EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Nederlandse Waterschapsbank N.V.

Longitu Linguari         Lingua Li					Standardise	d Approach			
Consolidated data         Consolidate and a manufactor (10)         Consolidate and a manufactor (10) <th< th=""><th></th><th></th><th>As of 30</th><th>09/2021</th><th></th><th></th><th>As of 31</th><th>/12/2021</th><th></th></th<>			As of 30	09/2021			As of 31	/12/2021	
Consolidated data         10-70         10-50         20-10         10-70	(4) (2) (4)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</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
Standardised Total <sup>2</sup> 90,746 88,032 2,954	Control deversements or cancel a basis Regional governments or basis a basis Regional governments or basis Regional developments Institutions Consolidated data Consolidated data Regional SPE Regional					19,559 53,608 13 369 1,843 3,883 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20,154 487 13 3690 1,542 2,487 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000	

<sup>10</sup> Organi apposar, velik (Report value, 1 anophal blev taking sea associar wy field a taking ta

					Standardise	d Approach					
			As of 30	/09/2021		As of 31/12/2021					
	(min 202. %)	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	Contra General Section 2014 Receipt a contract of contract of the section 2014 Receipt and the section 2014 Institution 2014 Institution 2014 Receipt and 2014					10,693 19,699 53,174 0 868 3,883 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	61,473 20,154 448 0 0 3355 2,487 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 99 0 145 2,215 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total <sup>2</sup>								1		

Standard angenant, unlike topsaare visie, is reported belever standard are visited av et field de to coeff conversion flacters or coeff nik integration lachingan (e.g. substitution effends).
 (7) ford visite all acciments are provincing and comparison of a constants of exception and comparison and acciments standard to the
expenses, but include graned world nik ingkaterets.

		Standardised Approach									
			As of 30,	/09/2021			As of 31	/12/2021			
	(min 208. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</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 previsions <sup>2</sup>		
Country of Counterpart 2	Cathol a query manufa to a cathol a basis Resilonal a query manufa to food a albohitas Pacificator and a cathol Resilonation of the cathol Resilonation of the cathol Resilonation of the cathol of a chafti 2016 Resilonation of the cathol Resilonation of the cathol Resilonat					4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0		

<sup>10</sup> Organi represent, which Represent values, it represent Marcuina Values and the first target and converses the first result converses that the result of angleses between (Eq. 4) addition of effects. (1) That was adjusted as a possible provide provide the starting of the starting

					Standardis	ed Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min 208. %)	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>
Country of Counterpart 3	Contra de exempta havis Regional por commento de la abhotisa Regional por commento Regional por commento Regional por commento la abhotisa la abhotisa Regional de la abhotisa Regional de l								
	Standardised Total <sup>2</sup>								

<sup>10</sup> Obtained associate, while Research will be able to be accurate any official dark to exect curvement factors or cells any effective field.
<sup>10</sup> Obtained associate, while Research will be able to be accurate any official dark to exect curvement factors or cell rule, while the able to the able

					Standardise	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min 208. %)	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>
Country of Counterpart 4	Cathol and even manufactor as cathol taskes acticular a sourcemanic acticular as a sourcemanic development of the acticular as a ball table of the acticular as a development of the acticular as a development of the acticular as a catholic SUE as a short as a short as a catholic as a short as a short as a catholic as a short as a catholic as a short as a sho								0
				re taking into account any effect unternanty environes thread for se					

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



# EBA REFERENCE 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Nederlandse Waterschapsbank N.V.

					Standardise	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure <sup>3</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>
Country of Counterpart 5	Can the Annual Control of Control (Annual Control								0

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

		As of 30/09/2021 As of 31/12/2021							
	(min 528, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	Cachid aromanisti ar cachid lashi Radie, alcon albies Radie, alcon albies Sandar anno anno anno anno anno anno Sandarana Sanda					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0

reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g. substitution effects). In country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own fands reductions related to the

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

Contract and a second and

				Standar dra	a Approach			
		As of 30	/09/2021			As of 31	/12/2021	
(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</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>
Count of a seven month or catholic basis display a devent of local adhering a particular advention of local adhering adhering and adhering adhering adhering adhering adhering adhering adhering display adhering ad								•

The second answer and the second rest is second and the second and the second and second and the second an

		Standard 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>	
Country of Counterpart 9	Carbot processments or carbot basis Reduce according to be calculated Reduce according to be calculated Reduce according to the set Interactional Constraints Interactional Constraints Interactional Constraints Interactional Constraints Interactional Constraints Interactional Constraints Reduce Interaction Interaction Interactional Constraints Interactional C									
	Standardfred Tetal <sup>2</sup>									

<sup>(1)</sup> Objirul apprare, unlike Equence value, is reported before taking into account any effect due to condit conversion fectors or condit nik mitigation techniques (s.e., substitution effect). (2) Total value adjustments and provincions per country of constrayed encludes these for securitation exposures, additional valuations adjustments (RMA) and other rom fands exductions reliated to the exposures, but includes and per orbit value adjustments.

		Standardised Approach							
			As of 30	/09/2021			As of 31	/12/2021	
	(min 200. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</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>
Country of Counterpart 10	Cable greenments or cable backs Regional geometry of Kola Jahobitas Regional geometry of Kola Jahobitas Regional geometry of Kola Jahobitas Regional Cable Statistics Institutions of white: Solid Katal Katal Katal Kola Jahobitas of Institution Statistics Katal Kola Jahobitas of Institutions Katal Kola Jahobitas of Institutio								0

<sup>110</sup> Obtained assours, while Subservation is recented before takens the account any effect due to outdo conversion factors or could not instantion beforease (i.e.d. substitution effects). (2) Total view adjustment and gravitation page country of constrainty instantion before any adjustments (2014) and other one funda milliones related to the response, this traditiones used and adjustment and adjustment and adjustments (2014) and other one funda milliones related to the response, this traditiones used and adjustment and adjustment and adjustments (2014) and other one funda milliones related to the response, this traditiones used and adjustment and adjustments (2014).



# EBA Barren 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Nederlandse Waterschapsbank N.V.

		Standardised Approach								
		As of 31	/03/2022			As of 30,	06/2022			
(mb E.R. %)	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     Consolidated     Consolidated					22,305 17,551 41,455 41,455 4,109 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	63,179 17,638 40 13 15 15 15 15 15 15 15 10 0 0 0 0 0 0 0 0	0 0 549 2,225 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			

(1) Original reprints, unlike Exposure wike, is reported before taking also account any efficie due to exist conversion fictions or cost de Angeliano Interlopuse (c), substitution (Hints),
2) Standardeset Triad date not include the Stacontation patient unlete in the network provide taking also account any difficult and to cost conversion fictions or cost de Angeliano Interlopuse (c), substitution (Hints),
2) Standardeset Triad date not include the Stacontation patient unlete in the network provide taking and provide taking also account any distallated taking and exposure of the Distance (c) Costerior of contripused y covering up to 19% of table original exposure or Top 20 contrins anded by original area

		calculated as of last quarter									
					Standardise	d Approach					
			As of 31	/03/2022		As of 30/06/2022					
	(mb E.R. %)	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	And a supersonable or cost of the heat of LAN, behavior a souther of the local attribution Public south antibles Public south attribution Public south attribution Public south attribution Cost of the local attribution Cost of the local Cost of the local attribution Cost					22,765 27,581 41,186 0 922 3,438 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	62,797 17,533 384 0 411 2,222 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1355 1355 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		

Consider segments, values for provent webs, as reported from lateratory and the term of the two end conservation have credit and integration terms (as a substitution address)
 (2) The order addression addression addression (2) Addression addression (2) Addression (2)

		Standardised Approach								
			As of 31	/03/2022			As of 30	/06/2022		
	(mb 268, %)	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>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Country of Counterpart 2	Cached account of cached backs Backmail account account of back althoutes Published Cached Published Cached Published Cached Published Cached Factor and Cached Factor account of Cached Factor account of Cached Read Cachedre State Read								•	
	Standardised Total <sup>2</sup>								0	

Organização, coline fiçoses veixes à supported here tales toto societ are peller dante la registra constrainte dante dante pelanos estas en la registra constrainte dante dante

					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30	/06/2022	
	(mh E88, %)	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>
Country of Counterpart 3	Cerket all enversaments or central tasks Explained personments on bol adultification Regularity and the second s								•
	Standardised Total <sup>3</sup>								

Control of the state of th

		Standardised Approach								
			As of 31	/03/2022			As of 30	06/2022		
	(m) 538, %)	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>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Country of Counterpart 4	Cashel an even memory or cashel to achieve the achieve an experimentation of the cashed and the achieved to achieve the achiev									
					t due to credit conversion factor curitisation exposures, additiona					

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



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

Nederlandse Waterschapsbank N.V.

		Standardised Approach									
			As of 31	/03/2022		As of 30/06/2022					
	(mb E.R. %)	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>		
Country of Counterpart 5	And a superstanda to cost a la hasia (LAS) a characterization and the local attribution Public social attribution Public socia								0		

Original exposure, unlike Deparative values, inspected brokes taking tele account any effect due to endit convention factors or could risk imdigation tachespane (e.g., substitution effects).
 Total values adjustments (ATAA) and other own function systematic account any effect due to be increases but increases but increases and providence and account of exposures, additional valuation adjustments (ATAA) and other own functions related to the increases but includes assess or adjustments (ATAA) and other own functions related to the increases but includes assess or adjustments).

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

(1) Original exposure, write those write, is eponde before taking the account any effect due to ends conversion factors or cost nik integration techniques (e.g. substatution effects).
(2) Total value adjustments and provincing are country of contraporty endudes those for securitisation exposure, additional valuation adjustments (AVA) and other own finds inductions related to the economics. But induces are end on this adjustments.

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	06/2022	
	(m) 538, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7	Advised and several solution         Advised and several solution           Advised and several solution         Advised and several solution           Advised and several solution         Advised and solution           Advised and several solution         Advised and solution           Advised and solution         Advised and solution           Advised andvised andvis         Advised and solution <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0</td>								0

Operation of the control of the

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	/06/2022	
	(m) 538, %)	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>
Country of Counterpart 8	Cashel or eventments for cashel tasks actional answermanistic scalar action and answermatic scalar action action action actions instructures instructures instructures actions instructures								•
	Standardierd Total <sup>2</sup>								

(1) Original exposes, unlike Exposes value, is reported before taking into account any effect due to order convenion factors or creat nix mitigation inderlapuse (e.g. auditation effects).
(2) Total value adjustments and provinces per country of contraptive endudes those for securitization exposues, additional valuation adjustments (2014) and other cene finds inductions related to the monores. Not induced more finds and adjustments.

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(mh 208, %)	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>
Country of Counterpart 9	Carbo areasements or control lasks Packa carbo esta laskbellitas Packa carbo esta laskbellitas Packa carbo esta laskbellitas Institutionas Institutionas Consortas Salakbellitas S								
	Standardiced Total <sup>2</sup>								

(1) Organi regionse, veille Eproven veille is monotet blier betrig sto ascort an effet dark tradit conversion faither or coldt nie regulation behaviour, lie ja substitution effects). (2) Their veil exploration of provinces provincy of unstreptive enclosed hour for substitution equivales, abilitized visuation adjustreets (1946) and other cere locale educations effect to the suprovemb, bit holding and with adjustreets.

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(m) P(P_5)	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>
Country of Counterpart 10	Cashed governments or cashed tasks regional governments regional governments the state of cashed and state the state of cashed tasks the state of cashed tasks remembers cashed tasks cashed t								0

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

### Credit Risk - IRB Approach

Nederlandse Waterschapsbank N.V.

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

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



### Credit Risk - IRB Approach

Nederlandse Waterschapsbank N.V.

							IRB Ap	proach					
				As of 31/	/03/2022					As of 30/	06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original I	xposure <sup>1</sup>	Exposure	Risk expos	ure 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
Consolidated data	Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total <sup>2</sup>										0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.





						Neo	lerlandse Waterschapsba	ink N.V.						
							As of 31/12/2021	L						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	٥ 	Derivatives with po	ositive 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 [ [ 107 - more Total	Austria													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium									0 0 0 0 0 0 0				
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Denmark													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Estonia													



						Ned	erlandse Waterschapsba	nk N.V.						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance st	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	, 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M]		35	35	0	0	0	0	0	0	0	0	0	(	2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland						0 0 0 0	0 0 0 0 0		0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	22 ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	0 21 0 0 169 39 0 229				0 0 0 0 0 0			0 0 0 0 0 0	000000000000000000000000000000000000000			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Germany	200	0								0 0 0 0 0 0 0			
10-3M f f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Croatia		206											
Total [0 - 3M f [3M - 1Y f [1Y - 2Y [ [2Y - 3Y f [3Y - 5Y [ [5Y - 10Y f [10Y - more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Latvia													



						Ned	erlandse Waterschapsbar	nk N.V.						
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	150 174 0 0 0 0 0 2 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
10 - 3M f [ 3M - 1Y [	Maita													
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	1,900 4,961 4,420 3,819 6,872 9,875 35,324 68,180 6,814 68,180	1,908 4,961 4,420 3,819 6,872 9,875 36,324 <b>68,180</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 0	0 0 0 0 906 906	0 0 0 0 0 0 0	0 0 0 0 0 0	858 1,223 165 447 126 57 868 <b>3,744</b>		90
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



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



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



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

							Nec	lerlandse Waterschapsba	nk N.V.						
								As of 31/12/2021							
							Dire	ct exposures							
		(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ance sheet	
													Off-balance	sheet exposures	
						Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual I	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
[0-3] [3M- [1Y-] [2Y-] [3Y-] [5Y-1] [10Y-] Tota	- 2Y [ - 3Y [ - 5Y [ 10Y [ - more tal	Africa													
[0-3 [3M- [1Y- [2Y-] [3Y-] [5Y-1 [10Y-1] Totu	- 1Y [ - 2Y [ - 3Y [ - 5Y [ 10Y [ - more	Others													

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

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

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

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

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

#### Regions:

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

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

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

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Mexico, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobago, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Barbuda, Aruba, Bahanas, Barbados, Cuyan, Liado, S. Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobago, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elevis, Sant Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elevis, Venezuela, Antigua, Peneto Ros, Nato Barbados, Ros,

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Verder, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invire, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Giane-Bissau, Kenya, Lestoth, Leberia, Medagascz, Malawi, Mail, Hauritania, Mozambique, Namibia, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Scychieft, Senst Long, Gambia, Galon, Gambia, Martania, Materiana, Mauritania, Mauritan

(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



		Nederlandse Waterschapsbank N.V.												
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet			Off bala	ice sheet	4				
												Off-balance sl	neet exposures	
					Derivatives with positive fair value		Derivatives with negative fair value				-			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y[ [10Y-more Total	Belgium									0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria										-			
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



		Nederlandse Waterschapsbank N.V.												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Derivatives with positive 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	
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	C	
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland			0 0 0 0			0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total	France	0 0 0 0 0 0 150 150	0 0 0 45 105 0 150				0 0 0 0 0 0 0							3
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany		40 0 0 0 0 0 0 0 0 0 0 0 0 0						0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		10 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



		Nederlandse Waterschapsbank N.V.												
							As of 30/06/2022							
						Dire	t exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ce sheet	
									Off-balance sh	eet exposures				
					Derivatives with positive 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	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	33 48 0 0 0 0 0 0 1 138	300 48 0 0 0 0 60 0 0 138	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 f [3M - 1Y [ f 1Y - 2Y [ f 2Y - 3Y f f 3Y - 5Y f [5Y - 10Y f [10Y - more Total	Maita													
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	2,030 2,264 3,649 3,805 5,330 8,211 27,892 5,3,882 5,3,882	2,030 2,964 3,649 3,805 5,330 8,211 27,892 <b>53,882</b>				0 0 0 0 0 0	0 0 0 0 0 284 284	0 0 0 0 0 0 816 816	0 0 0 0 0 0 0	0 0 0 0 0 0	860 1,224 237 462 188 65 1,533 <b>4,568</b>		77
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



		Nederlandse Waterschapsbank N.V.												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	4
												Off-balance sl	neet exposures	
					Derivatives with positive 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	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
10 - 3M f [ 3M - 1Y [	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [3Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Liechtenstein													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



		Nederlandse Waterschapsbank N.V.												
		As of 30/06/2022												
		-				Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
										Off-balance st	neet exposures			
					Derivatives with positive fair value		Derivatives with negative fair v				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	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



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

		Nederlandse Waterschapsbank N.V.												
			As of 30/06/2022											
						Dire	ct exposures							
_	(mln EUR)			On balance s	heet				Deriva	Derivatives Off balance sheet				
												Off-balance sheet exposures		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value				
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others									0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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). Inrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

#### Regions:

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

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

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

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Mexico, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobago, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Barbuda, Aruba, Bahanas, Barbados, Cuyan, Liado, S. Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobago, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elevis, Sant Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elevis, Venezuela, Antigua, Peneto Ros, Nato Barbados, Ros,

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Verder, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invire, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Giane-Bissau, Kenya, Lestoth, Leberia, Medagascz, Malawi, Mail, Hauritania, Mozambique, Namibia, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Scychieft, Senst Long, Gambia, Galon, Gambia, Martania, Materiana, Mauritania, Mauritan

(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 eV4. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP