

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** 

de Volksbank N.V.

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		3,101		3,167	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		3,101		3,167	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period		3,399		3,465	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		3,399		3,465	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period		3,899		3,965	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		3,899		3,965	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		15,306		15,558	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		15,306		15,558	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		20.26%		20.36%	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		20.26%		20.36%	(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		22.20%		22.27%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		22.20%		22.27%	(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		25.47%		25.49%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		25.47%		25.49%	(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		71,716		71,727	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		4.74%		4.83%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



### Leverage ratio

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	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		3,399		3,465	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition		3,399		3,465	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		71,716		71,727	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		71,716		71,727	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		4.74%		4.83%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		4.74%		4.83%	[A.2]/[B.2]	

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			As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	K3 01 307 037 2022	3,899	N3 01 32/03/2023	3,965	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		3,101		3,167	C 01.00 (r0020.c0010)	Article SD of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital		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	instruments) Retained earnings		38		0	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of ORR
	A.1.3	Accumulated other comprehensive income		-129		-120	C 01.00 (r0180,c0010)	Articles 4(109), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		-570		-480	C 01.00 (r0200.c0010)	Articles 4(117) and 26(1) point (e) of CBR
	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 94 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-21		-20	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-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) of CCR.
	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)	er CDR Articles 36(1) point (c) and 38 of CRR
	A.1.10	essociated UTLS		-57		-109	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CBR
	A.1.11	(-) Defined benefit pension fund assets		0		0	C 01.00 (r0390,c0010)	Articles 4(109), 38(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 CBR
	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	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(35, 34(1) point (b) (i) and 80 to 21 of OR; Articles 34(1) point (b) (i) , 34(31) point (b), 24(1) point (b) and 286 OR; Articles 34(1) point (i) (ii) and 742(1) of OR; Articles 36(1) point k) (iv) and 153(8) of ORR and Articles 36(1) point k) (iv) and 155(4) of ORR.
	A.1.14.1	Of which: from securitisation positions (-)		0		0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of ORR $% \left( \left( b\right) \right) =0$
	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 ORR
	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)	$\label{eq:427} \mbox{Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 \mbox{ of GRR}$
	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.1.188	(-) Minimum value commitment shortfalls		0		0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132r(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		-71		-15	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0		0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments		0		0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0		0	C 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 CBR
	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)		298		298	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		298		298	C 01.00 (r0540,c0010) + C 01.00 (r0570,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 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 0.00 (r0700,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0746,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments		0		0	C 01.00 (r0660,c0010) + C 01.00 (r0690,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,399		3,465	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		500		500	C 01.00 (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)	
	A.4.2	Other Tier 2 Capital components and deductions		0		0	$\begin{array}{l} C \; 01.00 \; (r0910, r0010) + C \; 01.00 \\ (r0920, c0010) + C \; 01.00 \; (r0930, c0010) + C \\ 0.10 \; (r0940, c0010) + C \; 01.00 \; (r0950, c0010) \\ + C \; 01.20 \; (r0950, c0010) + C \; 01.20 \; (r0974, c0010) + C \\ 01.00 \; (r0974, c0010) \\ \end{array}$	
	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		15,306		15,558	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	8.1	Of which: Transitional adjustments included		0		0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		20.26%		20.36%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)		22.20%		22.27%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)		25.47%		25.49%	CA3 (5)	
CET1 Capital Fully loaded	Ð	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		3,101		3,167	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		20.26%		20.36%	[D.1]/[B-B.1]	
	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 (r0440,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)	
	-	ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

HITTle full loaded CTTI ratio is an estimate calculated based on bank's scientisory recordine. Therefore, any cacital instruments that are not elicible from a resultatory oost of view at the resorting data are not balan into account in this calculation. Fully loaded CTTI capital ratio estimation is based on the formulae stated in culum? COREP CORE\*\_places note that this might load to differences to fully loaded CTTI capital ratios published by the participating banks e.g. in their Plan 3 discourse

Overview of Risk exposure amounts

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		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>		12,737		13,761	C 02.00 (4046, c0010) -{C 07.00 (4059, c020, s001) + C 07.00 (40110, c0220, s001) + C 07.00 (4013, c0220, s001) + C 48.01 (4064, c028, s001) + C 08.01 (4065, c028, s001) + C 08.01 (4066, c026), s001) + C 08.1 (4064, c028, c021) + C 08.01 (4062, c028, s002) + C 08.01 (4066, c026), s002) + C 02.00 (40470, c0010) + C 02.00 (4666, c0010)]
Of which the standardised approach		4,302		3,614	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		8,435		10,147	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>		141		156	C 07.00 (r0990, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460,
Credit valuation adjustment - CVA		50		52	C 02.00 (r0640, c0010)
Settlement risk		0		0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)		13		10	C 02.00 (/0470, c0010)
Position, foreign exchange and commodities risks (Market risk)		236		150	C 02.00 (r0520, c0010)
Of which the standardised approach		236		150	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 (0010, d600)Y12.54-20.00 (+0010,d460)Y12.5+MAX(C 24.00(+0010, d0090),C 24.00(+0010,d010),C 24.00(+0010, d010))/C 24.00(+0010, d010)/Y12.5
Large exposures in the trading book		0		0	C 02.00 (r0680, c0010)
Operational risk		1,428		1,428	C 02.00 (r0590, c0010)
Of which basic indicator approach		0		0	C 02.00 (r0600, c0010)
Of which standardised approach		1,428		1,428	C 02.00 (r0610, c0010)
Of which advanced measurement approach		0		0	C 02.00 (r0620, c0010)
Other risk exposure amounts		702		0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total		15,306		15,558	

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

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





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(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income		1,134		925
Of which debt securities income		40		32
Of which loans and advances income		1,205		799
Interest expenses		276		262
(Of which deposits expenses)		176		209
(Of which debt securities issued expenses)		76		55
(Expenses on share capital repayable on demand)		0		0
Dividend income		0		0
Net Fee and commission income		52		33
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net		-10		-6
Gains or (-) losses on financial assets and liabilities held for trading, net		34		42
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		33		0
Gains or (-) losses from hedge accounting, net		9		3
Exchange differences [gain or (-) loss], net		-4		0
Net other operating income /(expenses)		0		0
TOTAL OPERATING INCOME, NET		973		735
(Administrative expenses)		586		349
(Cash contributions to resolution funds and deposit guarantee schemes)		69		23
(Depreciation)		21		11
Modification gains or (-) losses, net		0		0
(Provisions or (-) reversal of provisions)		-14		4
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		1		-3
(Other provisions)		-14		6
Of which pending legal issues and tax litigation <sup>1</sup>		1		0
Of which restructuring <sup>1</sup>		-39		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)		49		10
(Financial assets at fair value through other comprehensive income)		3		-1
(Financial assets at amortised cost)		45		11
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		4		1
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates		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		258		338
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		191		248
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		191		248
Of which attributable to owners of the parent		191		248
<sup>(1)</sup> Information available only as of end of the year <sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."				

Total Assets: fair value and impairment distribution

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(min EUR)	4	As of 30/09/20	22			As of 31,	/12/2022			As of 31	/03/2023			As of 30	/06/2023		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	air value hierar	:hy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits					8,012								10,291				IAS 1.54 (i)
Financial assets held for trading					435	25	401	10					450	29	410	10	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					9	0	0	9					10	0	0	10	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					2,803	2,802	0	1					3,242	3,241	0	1	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					60,597								57,783				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					2,892	0	2,892	0					2,697	0	2,697	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk					-1,996								-1,861				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>					404								415				
TOTAL ASSETS					73,155								73,028				IAS 1.9(a), IG 6

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

(min	EUR)		A	s of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carry	ing amount <sup>(2)</sup>		Accun	nulated impair	ment <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accur	nulated impair	ment <sup>(2)</sup>	Gros	is carrying amo	unt <sup>(2)</sup>	Accun	nulated impairm	ent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	nent <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 credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant i increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities							2,807	0	0	-5	0	0							3,245	0	0	-4	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances							0	0	0	0	0	0							0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities							2,754	0	0	-3	0	0							2,635	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances							54,962	2,486	544	-51	-38	-69							51,826	2,933	552	-43	-47	-86	Annex V.Part 1.32, 44(a)

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

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





#### **Breakdown of liabilities**

#### de Volksbank N.V.

(mln EUR)

		Carrying	) amount				
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References		
Financial liabilities held for trading		598		380	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		67,817		67,829	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		558		570	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		66		56	IAS 37.10; IAS 1.54(I)		
Tax liabilities		6		41	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		402		287	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		69,447		69,164	IAS 1.9(b);IG 6		
TOTAL EQUITY		3,708		3,864	IAS 1.9(c), IG 6		
TOTAL EQUITY AND TOTAL LIABILITIES		73,155		73,028	IAS 1.IG6		

(1) 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		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives			924		950	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities		0		0	Annex V.Part 1.31
	Central banks		0		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		1	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		2,805		2,669	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits		2,458		2,262	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations		1,845		1,688	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		90		78	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		3,227		2,967	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		1,026		896	ECB/2013/33 Annex 2.Part 2.9.1
	Households		52,078		51,934	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		7,018		6,855	Annex V.Part 1.42(f), 44(c)
Debt securities issued			8,044		8,523	Annex V.Part 1.37, Part 2.98
Of which: Subordir	Of which: Subordinated Debt securities issued		500		504	Annex V.Part 1.37
Other financial liabilities			50		47	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			68,973		68,780	

#### 2023 EU-wide Transparency Exercise Market Risk

#### Market Risk de Volksbank N.V.

	SA					1	IM									IM						
			VaR <i>(Memorai</i>	ndum item)	STRESSED VaR (	(Memorandum item)	AND MIG	CAPITAL CHARGE FOR CTP			VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE				. 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	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST 4EASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	/09/2022									As of 31/1	2/2022					
Traded Debt Instruments Of which: General risk Of which: Soecific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodflies risk Total		236 236 0 0 0 0 0 0 0 0 0 236														0 0 0 0 0 0 0 0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023				As of 31/	/03/2023		<u> </u>							As of 30/0					<u> </u>	
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		150 150 0 0 0 0 0 0 0 0											0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0						
Foreign exchange risk		0 0 150											0 0	0	0 0 0	0	0	0	0		0	0 0

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



# EBA were a construction of the standard and a parameter of the

		Standardised Approach										
			As of 30/09,	2022		As of 31/12/2022						
	(mb 508 %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
Consolidated data	Cardial generation for the last of the las					10,444 723 1,281 494 202 6,572 2,394 99 614 99 102 102 50 50 50 0 102 102 102 102 102 102 102 102 102	10,855 800 1,042 494 202 5,6,655 1,948 8 8 150 155 555 555 555 555 0 1 1 1 1 1 1 1	122 655 33 0 0 1,529 1,529 6 1 544 6 6 1 514 6 6 5 514 6 6 0 55 514 8 6 6 1 1 251 251 251	45			
	Standardised Total <sup>2</sup>					24,715	23,896	4,443	77			

Count amount, units Researce das a secondar Marchania en effect da la solid conveniendades en esta de la solidade en el esta del solidade en el esta de la solidade ente de la solidade

		<sup>(1)</sup> Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general crudit risk adjustments, for the consolidated parts of the consolidated data include general crudit risk adjustments, for the consolidated parts of the consolidated data include general crudit risk adjustments, for the consolidated parts of the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data and the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustments, for the consolidated data include general crudit risk adjustm											
					Standardised Ap	proach							
			As of 30/09	/2022			As of 31,	12/2022					
	(mb 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	Carbit growmends or certaria basis Becolord conversante basis Becolord bases Malitation bases Malitation bases Becolord B					9,000 120 0 0 1,273 993 4 0 994 994 994 98 98 0 154 1 11 13 313	9,355 1225 0 0 755 889 864 966 966 966 966 966 966 966 966 966 9	122 0 11 20 20 20 20 20 20 20 50 50 50 50 50 50 51 51 51 51 51 51 51 51 51 51 51 51 51	6				
	Standardised Total <sup>2</sup>	<sup>(1)</sup> Original exposure, unlike Exposure value	the is executed before these is	to account any effect due to one	dt commerciae factore ar could a	nt estimating techniques (e.e. e	dette das effects)		65				
		(2) Total value adjustments and provisio					annenan eretti.						

Standardised Approach As of 31/12/2022 As of 30/09/2022

	Central governments or central banks			656	655	0	
	Regional governments or local authorities			87	152	0	
	Public sector entities			688	623	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			396	396	138	
	Corporates			131	126	102	
	of which: SME			0	0	0	
	Retail			2	0	0	
GERMANY	of which: SME			0	0	0	
GERMAN	Secured by mortgages on immovable property			0	0	0	
	of which: SME			0	0	0	
	Exposures in default			0	0	0	0
	Items associated with particularly high risk			0	0	0	
	Covered bonds			78	77	8	
	Claims on institutions and corporates with a ST credit assessment			0	0	0	
	Collective investments undertakings (CIU)			0	0	0	
	Eauity			0	0	0	
	Other exposures			0	0	0	
	Standardised Total <sup>2</sup>						2

<sup>(1)</sup> Onzinal essours: unlike Exosure value, is recorded before taking into account any effect due to order conversion factors or codit nik mitization technicuses (2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general order nik adjustments.

					Standardised Ap	oproach			
			As of 30/09	/2022			As of 31/	12/2022	
	(mb 201, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</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>
SWITZERLAND	Cathol a covernaments or central tanks Residenti a covernament Pachter according Pachter according Pachter according Residentiations Factoritations Factoritations Covernaments Pachter Covernaments Pachter Pa					0 244 0 3,184 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 244 0 0 0 0 1,183 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Standardised Total <sup>2</sup>								1

<sup>(1)</sup> Ostanel exosure, unities Ecosure value, is recorded before takino into account any effect due to ordit convenien factors or coeff nik mitiaation technicuse (a.c.). (2) Total value adjustments and provisions per country of counterpany excludes those for securituation ecosures but includes general credit nik adjustments.

		Standardised Approach									
			12/2022	2/2022							
	(mb 208, %)	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>		
FRANCE	Cable argummenta or cable a back. Recincul argummenta Recincul argummenta Recincul argummenta Back and argummenta Back and argummenta Back and argummenta Back and argummenta Gale and argumme					1299 81 264 0 97 109 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1431 81 264 0 0 0 202 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 16 1 0 0 25 45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•		

<sup>(1)</sup> Obtained economy unitse. In recorded befores taking into account any effect due to credit canversion factors or could nik mitization technicum (e.e. substitution effects). (2) Total value adjustments and provisions per country of countergancy excludes those for securitization exposures but includes general meth nik adjustments.



# EBA were a construction of the standard and a parameter of the

					Standardised Ap	oproach			
			As of 30/09/	2022			As of 31,	12/2022	
	(m) #87 %)	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>
Other Countries	Contra generalization in the contract latest in the contract latest in the contract latest in the contract latest intervention of the cont					0 0 00 202 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 494 202 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
		<ul> <li><sup>(2)</sup> Orivinal exercises unlike Eventure value</li> <li>(2) Total value adjustments and provision</li> </ul>					ductification afflicate)		



# EBA were 2023 EU-wide Transparency Exercise Gredit Risk - Standardied Approach de Volksbark R.V.

					Standardise	d Approach					
			As of 31,	/03/2023		As of 30/06/2023					
	(m) P(0 %)	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	Cachel generation and a failed of the control of th					12,934 730 1,130 514 221 3,559 2,494 25 755 303 808 808 903 0 93 0 617 0 1 1 567 0 1 300 0 303 0 30 0 303 0 303 0 303 0 303 0 303 0 303 0 30 0 30 0 30 0 30 0 30 0 30 0 30 0 30 0 30 0 30 0 30 0 0 30 0 0 30 0 30 0 30 0 30 0 30 0 30 0 30 0 30 0 30 0 30 0 30 0 0 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13,119 795 714 512 224 3,469 2,465 225 245 245 245 245 245 245 245 245 24	115 46 33 0 0 899 1,702 17 13 34 34 35 7 35 35 35 35 35 35 35 35 35 35 35 35 35	-48		
	Standardised Total <sup>2</sup>					24,469	23,681	3,770	77		

 Organises, etile figurare valar, segneral fallera salarg an scorar very effect also used encodered fictors or exelf also integrates technique (e.g. aduttation effect).
 Organismiss Table and an exclusion and an exclusion of a scorar and an exclusion of a scorar advect access are disclosed. These loss laws advect advect also advect a s (e.g. substitution effects). ranked by o

NETHERLANDS         Conduct Stands         Conduct St			Standardised Approach											
NETHERLANDS         Canada allocation         Canada allocation <th< th=""><th></th><th></th><th></th><th>As of 31</th><th>/03/2023</th><th></th><th></th><th colspan="4">As of 30/06/2023</th></th<>				As of 31	/03/2023			As of 30/06/2023						
VEHTHERANDS         10.40k         0.102         113           VEHTHERANDS         90         101         10         10           VEHTHERANDS         0		(also 200 - 61)	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>				
Image         Image <th< td=""><td>NETHERLANDS</td><td>Contra growmends or contra lands Reading accomments or color justice Reading accomments or color justice Reading accomments or color of the second Institution of account of the second Institution of account of the second Reading account of the second of the second Reading account of the second of the second of the second of actors 29% Reading account of the second of the second of the second of actors 29% Reading account of the second of the second of the second Reading account of the second of the second of the second Reading account of the second of the second of the second Colline on institutions and concentum with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with</td><td></td><td></td><td></td><td></td><td>99 328 328 0 6522 1,280 25 7465 320 897 894 894 894 0 206 0 206 0 1 1 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5</td><td>101 155 05 900 22 244 887 42 885 42 0 245 0 244 887 244 887 0 245 0 241 33 241 13 13</td><td>0 31 0 182 784 17 189 384 55 0 200 20 0 20 0 3 5 13</td><td>46</td></th<>	NETHERLANDS	Contra growmends or contra lands Reading accomments or color justice Reading accomments or color justice Reading accomments or color of the second Institution of account of the second Institution of account of the second Reading account of the second of the second Reading account of the second of the second of the second of actors 29% Reading account of the second of the second of the second of actors 29% Reading account of the second of the second of the second Reading account of the second of the second of the second Reading account of the second of the second of the second Colline on institutions and concentum with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with \$ 15 of cold assessment Colline on institutions and concents with					99 328 328 0 6522 1,280 25 7465 320 897 894 894 894 0 206 0 206 0 1 1 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	101 155 05 900 22 244 887 42 885 42 0 245 0 244 887 244 887 0 245 0 241 33 241 13 13	0 31 0 182 784 17 189 384 55 0 200 20 0 20 0 3 5 13	46				

(1) Oxylinal reporting, with Exposen while, is reported before sking into account any effect due to credit conversion factors or credit exist insignation techniques (e.g., substitution effects). (2) Total value adjustments and provinces per constry of constrayent yearchains their includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 31,	/03/2023			As of 30/	06/2023	
	(mb B.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>
GERMANY	Cannol a lower menutika se cake la la sakat senansu a sem menutika se la sakat Multitaria Cevalament kanka Multitaria Cevalament kanka Multitaria Coronates Coronates Senandi of anticita of anticita Senandi Coronates Senandi Senandi Coronates Senandi					607 132 752 0 0 217 117 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	607 195 609 0 217 113 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 38 92 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o
	Other ennoures Standardiced Total <sup>2</sup>					0	0	0	1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to melit convenien factors or mult nik mitigation technique (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general melit nik adjustments.

		Standardised Approach											
			As of 31,	/03/2023		As of 30/06/2023							
	(mb 158, %)	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	Cerbit de remembre de carbot à lashis Bacinal accomente de lashis Realina estructures de lashis Hannal estructures de remembre Institutes de Hannal estructures de remembre Realina de dans 192 Realina de dans 192 Realina Realina de lashis Realina de					0 148 0 0 1,125 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 148 0 1,125 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
	Standardised Total <sup>2</sup>												
						ns or credit risk mitigation techni des general credit risk adjustmen		L					

Standardised Approach As of 30/06/2023 As of 31/03/2023 ilue adju prov ue adj pro or central ban ts or local auth 82 270 0 83 223 81 269 0 68 217 0 0 0 2 FRANCE 

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



# EBA were a state of the state o

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		Standardised Approach											
			As of 31/	03/2023			As of 30,	06/2023					
	(mb BJR %)	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>				
Other Countries	Candid generative of control tables in Regular generatives of Candidation in Second for and sease of Internatives of Candidation Internatives of Candidation in Regular in Second Second Second Second Second Second Second Second Second Secon					0 0 514 221 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 513 224 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0				
						rs or credit risk mitigation techni des general credit risk adjustmer		).					

Credit Risk - IRB Approach de Volksbank N.V.

							IRB Ap	proach					
			As of 30/09/2022										
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original I	xposure <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
Consolidated data								0 0 50,215 0 50,215 0 50,215 0 0 0 0 0	0 0 462 462 0 462 0 0 0 0 0 0 0	0 0 0 50,215 0,215 0 50,215 0 0 0 0 0 0	0 0 8,435 8,435 0 8,435 0 0 0 0 0 0	0 0 0 554 554 0 0 0 0 0 0 0	0 0 0 105 105 0 105 0 0 0 0 0

(1) Optimize system with Equipment and a symplect fair to be associated any effect due to consider the factory or well rule instruction because or well rule instructions because or well rule instructions because or a system with the system and associated any effect due to consider a system and associated any effect due to consider a system and associated any effect due to consider a system and associated any effect due to consider a system and associated any effect due to consider and associated any effect due to consider a system and associated any effect due to consider a system and associated any effect due to consider a system and associated any effect due to consider any effect d

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	2 amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and
NETHERLANDS	Control hanks and contra generaments besterners Corporates - Of Minist. Specialized Lending Corporates - Of Minist. Specialized property Real Second on real cattle property Real - Second on real cattle property Real - Second on and cattle property Real							0 0 50,141 50,141 0 50,141 0 0 0	0 0 458 458 0 458 0 0 0 0 0	0 0 0 50,141 50,141 0 50,141 0 0 0	0 0 0 8,420 8,420 0 8,420 0 0 0	0 0 548 548 0 548 0 548 0 0 0	0 0 0 105 105 0 105 0 0 0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets							0	0	0	0	0	0
	IRB Total	(1) Original expo	sure. unlike Exposu	ne value, is reporte	d before taking into accou	nt anv effect due t	to credit conversion	factors or credit r	isk mitioation tech	viques (e.o. subst)	tution effects).		

							1100 Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	l 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 exposu	re amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
GERMANY	Central lands and card all generalises Corporates Corporates Corporates Corporates Corporates Retail Intel - Societ on real nation property Intel - Societ on real nation property Intel - Societ on real nation property Intel - Societ on real nation property Retail - Other Retail Retail - Other Retail Retail - Other Retail - Other Retail - OtherRetail Retail - Other Retail - Societ OtherRetail Retail - Other Retail - Societ Retail Retail - Other Retail - OtherRetail - OtherRetail Retail - Other Retail - OtherRetail Retail - Other Retail - OtherRetail Retail - OtherRetail Retail Retail Retail - OtherRetail Retail	E						0 0 0 7 7 0 7 0 0 0 0 0		0 0 0 7 7 0 7 0 0 0 0 0	0 0 2 2 0 2 0 0 0 0 0 0	000000000000000000000000000000000000000	
	IRB Total												

							IRB Ap	proach					
				As of 1	10/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, 56)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	and
Entitud Corpora Retail SWITZERLAND		Æ						000000000000000000000000000000000000000		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

<sup>(2)</sup> Orisinal exosure, unlike Exosure when is recorded before taking into account any effect due to credit conversion factors or credit risk mititation technicuus (e.e. substitution effects).

							IRB Ap	proach					
				As of 1	30/09/2022					As of	31/12/2022		
		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 exposure	2 amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
FRANCE	Control basis and card growmants basis Corporter Corporter Real Rea	٩E						000220000000000000000000000000000000000		0 0 0 2 2 0 2 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
	Equity							ő	0	ő	ő	, i	

(\*) Orieinal exosure, unlike Exosure value, is recorted before taking into account any effect due to credit conversion factors or credit risk mitigation techniques («.g. substitution effects).

EBA #### 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

de Volksbank N.V.

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provision
Other Countries	Control looks and contral generations: comparison of the second							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					000000000000000000000000000000000000000
	IRB Total												



#### 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

de Volksbank N.V.

							IRB Ap	proach					
				As of :	31/03/2023					As of 3	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
tastitu Cruper Retail Consolidated data	tes Coposts: Of Which: Specialized Lending Coposts: Of Which: SPE Retail -Scand of one letters property Retail -Scand of one letters property Retail -Overling Revealing Retail -Overling Revealing Retail - Other Kest - Of Which: SHE Retail - Other Kest - Of Which: And SPE Retail - Other Kest - Of Which: And SPE Retail - Other Kest - Of Which: And SPE							0 0 0 50,297 0 50,297 0 50,297 0 0 0 0 0	0 0 480 480 0 480 0 0 0 0 0 0 0	0 0 50,297 50,297 0 20,297 0 0 0 0 0 0 0	0 0 0 10,147 10,147 0 10,147 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 623 623 0 623 0 623 0 0 0 0 0 0	0 0 0 119 119 0 119 0 0 0 0

10 Original exposure, unlike Exposure value, is reported before taking into accurat any effect due to croit comension fluctors or credit not integration techniques (e.g., substitution effects).
 (2) Bit Total does not include the Sociritation product unlike in the results prior to the 2019 exercise.
 (2) Our then can evaluate currents are disclased. These have been existed and the following and: Curritive of countriparty counting up to 99% of tabli original exposure. Calculated are disclased are disclased are disclased.

(als ELP, %) I Central governments	Original	Exposure <sup>1</sup> Of which: defaulted	As of Exposure Value <sup>1</sup>	31/03/2023 Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	As of 3 Exposure	Risk exposure	amount	Value
	Original	Of which:		Risk exposure	amount		Original I	Exposure <sup>1</sup>		Risk exposure	amount	
			Value*									adjustments
d central governments					Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
unas - O' Muhai. Spaculadad Landing Datas - O' Muhai. Sele Bartan - Bartan - Bartan Perspecty Bartan - Bartan - Bartan - Den Bartan - O' Muhai. Inon - Di - Online Resource - O' Muhai. Inon - Di - Bartan - Ohne Resal - O' Muhai. Inon - Die Real - Ohne Resal - O' Muhai. Inon - Die Martan - Den Resal - O' Muhai. Inon - Die Martan - Den Resal - O' Muhai. Inon - Die							0 0 50,226 50,226 0 51,226 0 0 0 0 0	0 0 0 4777 4777 0 4777 0 0 0 0 0 0 0	0 0 50,226 50,226 0 50,226 0 0 0 0 0 0	0 0 0 10,132 10,132 0 10,132 0 0 0 0 0 0 0 0	0 0 618 618 0 618 0 0 0 0 0	0 0 0 119 119 0 119 0 0 0 0 0 0
ora dil dil	Asse: - Of White's (SHE - Second on real extension property Read - Second on real extension property - Of White's SHE Read - Second on real extension property - Of White's room Of - Qualifying Reacking - Tome Read Read - Other Read - Of White's room SHE Read - Other Read - Of White's room SHE Read - Other Read - Of White's room SHE Read - Second - Read - Of White's room SHE Read - Second - Read - Of White's room SHE	een, of Wesh, See - Second an real deals properly Real: Second an end actio properly of Wesh, See Real: Second an end actio properly of Wesh, two of - Qualifying Reaching Real: Open Real: of Wesh, INE Real: Open	See: Of Which SHE  See: Of Which SHE  Real: Secured or real scalar property: Of Which SHE Real: Secured real scalar property: Of Which Texo-D  Coalifying Reaching Real: One Real: Of Which SHE REAL: ONE REAL REAL: ONE REAL: ONE REAL REAL REAL: ONE REAL REAL: ONE REAL REAL: ONE	See: Of Which SHE See Carlow She	See: Of Which: SHE - Second on real status property - Of Which: Ion-S Reat: - Second on real status property - Of Which: Ion-S Reat: - Second on real status property - Of Which: Ion-S - Qualifying Reaching Read: - Other Read: - Of Which: Ion-SHE Read: - Other Read: - Of Which: Ion-SHE - Other Read: -	See: Of White: SEE	See: Of Which 35E	See: Of Which SHE See: Of Which SHE Sector dar net attemptophy: Of Which SHE Retat: Secure dar property Of Which SHE Retat: Secure dar property Of Which SHE Retat: Of Which SHE Reta	See: Of Web: 595 	See: Of Which 39E         0	See: Of Web/: 59E         0         0         0         0           Sec: Of Web/: 59E         0         0         0         0         0           Sec: Of Web/: 59E         0 <td< td=""><td>sex. of Which St9E         0</td></td<>	sex. of Which St9E         0

Value <sup>4</sup> and Value <sup>4</sup> and								IRB Ap	proach					
GERMANY         Real: -Control loss control (which : SPC) Real: -Control (which : SPC) Caporties         Note of the control (which : SPC) Caporties         Note of t					As of 3	1/03/2023					As of 3	80/06/2023		
Cardinal basis and carding property GERMANY         Cardinal basis and cardinal property National Society of Which, 1995 Real, Operating property Real, Operating Pr		0	Driginal Expo	isure <sup>1</sup>	Exposure	Risk exposure	amount	adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	adjustments
GERMANY              is detailed					value		Of which: defaulted			Of which: defaulted	Value		Of which: defaulted	provisions
	GERMANY GERMAN	calited Lending state property ned on real estate property - Of Which: SME ned on real estate property - Of Which: non-Si <b>And</b> <b>And</b> - Of Which: SME							0 0 7 7 0 7 0 0 0 0	000000000	0 0 0 7 7 0 7 0 0 0 0 0 0	0 0 0 2 2 0 2 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000

							IRB Ap	oproach					
				As of	31/03/2023					As of	30/06/2023		
		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 exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
SWITZERLAND	Cardra lasking and cetural governments anditations composates: Of Which: Specialized Lending Corporates: Of Which: Specialized Lending Corporates: Of Which: Specialized Lending Retail: Scored on real selap apporty: Of Which: Speci Retail: Scored on real selap apporty: Of Which: non-SP Retail: Corporation Final: Of Which: Specialized Lending Retail: Corpo							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 0 0 0 0 0 0 0 0	0 0 0 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	

(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 :	31/03/2023					As of 3	30/06/2023				
	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments and		
(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions		
Corporate: Of Whith: Specialized Landing Corporate: Of Whith: Steel Real: -Scoured on real scalar paragonity - Of Whith: Die Real: -Scoured on real scalar paragonity - Of Whith: Die Real: -Quarkings geschellt - Steel - Steel Real: - Other Mark - Of Whith: Steel							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 2 2 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			
	Isalis sa devide a governments bet Copprate: Of Which: Specialized Landing Copprate: Of Which: Spec Real: Socard or net exitant property Real: Socard or net exitant property Real: Socard or net exitant property Real: Other Real: Other Real: Of Which: SPE Real: Other Real: Of Which: SPE	exh:DS_%) best test Coporate. Of Which: Specialized Lending Coporate. Of Which: Specialized Lending Coporate. Of Which: Specialized Lending Coporate. Of Which: Specialized Lending Real: - Secured on real eshite property Real: - Secured on real eshite property Real: - Other Real: - Collide Jacobity. Of Which: Speci Real: - Other Real: - Other Media: - Of Which: SPE Real: - Other Real: - Other Real: - Of Which: SPE Real: - Other Real: - Other Real: - Of Which: SPE Real: - Other Real: - Other Real: - Of Which: SPE Real: - Other Real:	control with the set of the	Original Logonaria         Original Logonaria         Expensesion           (dk Up, h)         0" which: originalized originalized controls         of which: of which controls         of which: of which controls         of which: of which controls         of which cont	Interface         Operation         Operation           table and carbit governments         Officient         Officient           table and carbit governments         East         Scoret on real state property           Real - Outprovernments         East         East         East           Real - Outprovernments         East         East         East         East	Original Expensive Units and carbon fragments         Expensive Units of carbon fragments         Bit despensive amount of which: orderated           Kee Copports: Of Which: Socialized Leading Copports: Of Which: Socialized property Recall - Societ of an electrate property Recall - Societ of an electrate property Recall - Color Recall - Of Which: SHE Recall - Color Recall - Of Which: SHE         Here is a state is	A set 31/03/2023           Original Exposure*         Exposure         Ref. exposures showst         Stylington exposure         Million         Value*         Value*	Ar of 31/83/2023         Ar of 31/83/2023         of sights         of sights <th colspan="2" of="" sights<<="" td=""><td>As of 31/03/2023         Original Exposure"         Suppose of S1/03/2023         Original Exposure         Suppose of S1/03/2023         Original Exposure         Original Exposure         Suppose of S1/03/2023         Original Exposure         &lt;</td><td>As of 33/05/2023         Submit Support Suppor</td><td>Control of pressure and pressure of the control of the con</td><td>As of 31/03/2023         Colspan="2"&gt;As of 31/03/2023           Colspan="2"&gt;As of 31/03/2023           Of states         Of states</td></th>	<td>As of 31/03/2023         Original Exposure"         Suppose of S1/03/2023         Original Exposure         Suppose of S1/03/2023         Original Exposure         Original Exposure         Suppose of S1/03/2023         Original Exposure         &lt;</td> <td>As of 33/05/2023         Submit Support Suppor</td> <td>Control of pressure and pressure of the control of the con</td> <td>As of 31/03/2023         Colspan="2"&gt;As of 31/03/2023           Colspan="2"&gt;As of 31/03/2023           Of states         Of states</td>		As of 31/03/2023         Original Exposure"         Suppose of S1/03/2023         Original Exposure         Suppose of S1/03/2023         Original Exposure         Original Exposure         Suppose of S1/03/2023         Original Exposure         <	As of 33/05/2023         Submit Support Suppor	Control of pressure and pressure of the control of the con	As of 31/03/2023         Colspan="2">As of 31/03/2023           Colspan="2">As of 31/03/2023           Of states         Of states

(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).

#### EBA Internet 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

de Volksbank N.V.

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustmen
	(min ELR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and
Other Countries	Cardio lanks and carding onerminents instantions Compared - Of Whick, Specchael Landing Real Real - Score on real states property Real - Score on real states property Real - Compared and Real - Of Which, Steel Real - Country Specoring Real - Country Specoring Real - Other Real - Of Which, Steel Real - Other Real - Of Which, Steel Real - Other Real - Of Which, Steel Specore - Real - Specore -							0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000
	IRB Total												



							de Volksbank N.V.							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	1ce sheet	1
												Off-balance s	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	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 [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Austria	0 25 46 0 14 33 5 5 282	0 25 49 0 14 35 5 5 2 22 22		0 0 0 0 0 0 0 0	() () () () () () () () () () () () () (	0 0 25 49 0 0 0 0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	55 191 22 24 18 77 33 412	50 191 25 24 18 71 34 <b>412</b>	0 0 0 0 0 25 25 25		() () () () () () () () () () () () () (	2 50 4 127 5 225 5 24 8 0 1 0 9 9 8 235							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	914	412			133	235							
[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													



		de Volksbank N.V.												
							As of 31/12/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio		Derivatives with po	ative 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] [ 13Y - 10Y[ [ 10Y - more [ 10Y - more [ 10Y - more [ 10Y - 10Y] [ 10Y - 2Y] [ 3W - 1Y] [ 12Y - 3Y] [ 2Y - 3Y] [ 2Y - 5Y] [ 3Y - 5Y]	Finland	0 0 0 0 25 0 25 25	0 0 0 255 0 2 2 5 2 5				0 0 0 0 25 0 25		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	
[10Y - more Total	France	0 50 58 68 113 175 9 7 474	175 9 <b>473</b>			0 0 14 72 78 0 0 <b>154</b>	0 50 59 54 41 97 9 <b>310</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 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	121 0 137 94 561 507 10 1,433	94 561 507 10			0 0 24 63 395 228 10 <b>721</b>	121 0 113 31 165 279 0 <b>710</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		
[0-3M] [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]	Greece													
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 0 23 5 5 0 78	0 0 23 5 0 28				0 0 23 0 23					000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy		20							•				
10-3M [ [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							de Volksbank N.V.							
							As of 31/12/2022							
						Dire	ct 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 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 Total [0-2M]	Lithuania													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Luxembourg	2 3 2 2 1 2 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 5 25 2 12 0 0 0 <b>40</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 0	0 0 0 0 0 0		
15Y - 10Y ( 10Y - more Total [0 - 3M [ [3M - 1Y ] [3M - 1Y ] [3Y - 2Y ] [3Y - 2Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total [0 - 2W ]	Malta													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Netherlands	55 188 86 133 133 121 211 2 741	5 5			() () () () () () () () () () () () () (	5			0 0 0 0 0 0		1 300 0 0 0 301		153
19Y - 10Y1 10Y - more Total [0 - 3M [ [3M - 1Y] [3Y - 2Y] [3Y - 10Y] [5Y - 10Y] [10Y - more Total	Poland					204	477			U		301		153
To - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M]	Portugal													
[ 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													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia						0 0 0 0 10 0					000000000000000000000000000000000000000		



							de Volksbank N.V.							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	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 Total [0-3M]	Spain	0 0 14 0 55 118 0 <b>187</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 0 0	0 0 0 0 0 0 0		
3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more Total	Sweden		0 3 0 0 0 0 0 0 3				0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Liechtenstein													
Total Total [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 0 0 42 0 42			() () () () () () () () () () () () () (	0 0 0 0 0 0 0			000000000000000000000000000000000000000		000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong									· · · ·	•			



							de Volksbank N.V.							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	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	Japan													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [5Y - 10Y [ [10Y - more Total	u.s.													
10-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
IO - 3M [           [ 3M - 1Y [           [ 1Y - 2Y [           [ 2Y - 3Y [           [ 3Y - 5Y [           [ 5Y - 10Y [           [ 10Y - more           Total	Switzerland	24 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ()))))))))	244 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				244 0 0 0 0 0 0 244							49
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tatal	Other advanced economies non EEA		244				244							49
10tal [0 - 3M] [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [107 - more Total	Other Central and eastern Europe countries non EEA													
Total [0-3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Middle East													
10-3M [ [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

							de Volksbank N.V.							
							As of 31/12/2022							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	sheet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Others	0 0 38 52 77 202	0 0 38 52 85 27 27 202	0 0 0 0 0 0 0		0 0 0 0 0 38 0 55 0 55 0 85 0 20 20	0 0 0 0 0						D D D D D D	

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 lease 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). Insepactive of the denomination and or accounting dastification of the positions the connonic 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.

Lach America: Argentina, Balts, Bolivia, Bazil, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Bohnica, Baltados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Barbados, Cayman, Haitte, S.: Nitte and Nexis, S.: Nitte and Nexis,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, 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



			de Volksbank N.V.											
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	eet exposures	
					Non-derivative financial as	sets by accounting portfoli	o	Derivatives with po	sitive fair value	Derivatives with	n 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	Austria	0 25 49 0 40 40 79 6 5 5 9 6	0 25 49 0 38 71 6 <b>5</b> 8 8 <b>1</b> 8			( ( ) 3 7 7 1 1 1	0 0 25 0 49 0 0 0 8 0 0 1 0 5 0 0 0					0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y, more	Belgium	122 188 24 0 45 95 0 476	125 188 244 0 41 88 0	25 0 0 0 0 0 0		6- ( 4: 7!	0 100 4 123 0 244 0 24 0 0 1 0 9 10 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	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [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] [5Y - 10Y] [10Y - more Total	Estonia													



							de Volksbank N.V.														
							As of 30/06/2023	}						-							
						Dire	t exposures							4							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	-							
												Off-balance sh	eet exposures								
					Non-derivative financial a:	ssets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount							
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 0 25 0 0 0 25 25	0 0 0 25 0 0 0 25 0 25				0 0 25 0 0 0 0 25	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 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	France	0 29 73 62 107 181 9 	440			0         0           0         0           14         12           0         64           0         89           0         0           10         12	0 29 58 49 38 77 9 9 260	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0		19							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	33 143 140 140 510 553 11 <b>1,516</b>	83 143 67 141 508 540 10 10 <b>1,492</b>			0 0 0 3 0 3 0 3 0 3 0 3 0 3 0 3 0 3 0 2 0 2 47 0 7 49 7 49	83 143 28 3 193 293 0 <b>743</b>	0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0									
[0-3M] [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-107]	Greece																				
Total Total [0-3Mf [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 0 23 0 36 0 36 0 35 0 35 9 9	0 0 23 0 35 0 58			0 0 0 0 0 0 0 0 0 0 0 0 0 31 0 0 3 31	0 0 23 0 0 0 23	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 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	Italy																				
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia																				



		de Volksbank N.V.												
							As of 30/06/2023							
						Dire	t exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balan	ce sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Lithuania													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Luxembourg	0 0 3 0 26 28 0 28 37 57	0 0 3 0 25 25 25 25 3 3 3			0 0 0 0 0 3 0 0 0 25 0 25 0 25 0 25 0 0 0 <b>3</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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
15Y - 10Y I 10Y - more Total 1 0 - 3M I 1 3M - 1Y I 1 3Y - 2Y I 1 2Y - 3Y I 1 3Y - 5Y I 1 5Y - 10Y I 1 0Y - more Total 1 0 - 28 I	Maita													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Netherlands	179 1 85 131 142 219 8 <b>775</b>	19	C		0 0 0 0 0 844 0 101 140 0 144 338	179 1 85 43 34 60 5 <b>407</b>		000000000000000000000000000000000000000	0 0 0 0 0 0 0		1 300 0 0 0 301		146
131 2017 Total [0 - 3M [ [3M - 1Y ] [12 - 2Y ] [22 - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [107 - more Total	Poland										•			
To - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M]	Portugal													
[ 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	0 0 0 0 13 0 13	0 0 0 0 13 0 13				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



			de Volksbank N.V.											
							As of 30/06/2023							
						Dire	t exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial a:	ssets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 0 15 5 7 5 15 2 2 2 2 2 2 2 2 2 2 2	0 0 14 0 73 144 13 244			0 0 0 14 0 252 0 144 144 133 0 223	0 0 0 21 0 0 0 2 1 2 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		
[0-30] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden						0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 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	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Liechtenstein													
Total Total [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													
10 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Canada	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 43 0 43											
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong									•				



							de Volksbank N.V.							
							As of 30/06/2023							
						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	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	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] [5Y-5Y] [5Y-10Y] [10Y-more Total	u.s.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
10-3M [ [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	148 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					148 0 0 0 0 0 0 0 148					0 0 0 0 0 0 0		
1041           [0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	Other advanced economies non EEA	149	148			U	148					U		30
10tal 10 - 3M f 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 13Y - 5Y f 15Y - 10Y f 10Y - more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
1041 [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

								de Volksbank N.V.							
								As of 30/06/2023	;						
							Dire	ct exposures							
		(min EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	1 I
													Off-balance s	heet exposures	
						Non-derivative financial as	sets by accounting portfolio		Derivatives with po	ositive fair value	Derivatives with	h negative fair value			
Residual M	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-5 [5Y-1 [10Y-] Tott	- 3Y [ 5Y [ 10Y [ more	Africa													
[ 0 - 3 [ 3M - [ 1Y - [ 2Y - ] [ 5Y - 1 [ 10Y - 1 Totu	3M [ - 1Y [ - 2Y [ - 3Y [ - 5Y [ 10Y [ - more	Others	0 16 54 47 66 43 225	0 0 15 5 2 46 65 42 221			0 0 0 0 0 5 52 9 46 65 42 221								

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 lease 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the demonstation and or accounting destification of the positions the economic substance sovere the form must be used as a criteria for the demonstration of the exposures to be included in this column. This them does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual counting in the type restration regional soveragines (other than sovereign) with full or partial government guarantees by central, regional and local governments.

#### 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.

Lach America: Argentos, Beitz, Bolive, Beal, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Domnica, Domnica, Boundor, Eduador, E Statemala, Guadora, Hall, Honduras, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, St. St. State Methom, Venexuela, And Sarbuda, Surina Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, State State Methom, Venexuela, And Sarbuda, Sarbados, Colas, Red, Delavis, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. State Methom, Venexuela, And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, E State Methom, St. St. State Methom, Venexuela, And Sarbuda, Fend Guanta, Guador, E State Methom, St. State Methom, St. St. State Methom, Venexuela, And Sarbuda, Fend Guanta, Guador, E State Methom, St. St. State Methom, Neural State Methom, State Methom,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, 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 institutors applying nGAAP

EBA LINGTAN

#### 2023 EU-wide Transparency Exercise

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

								DE VOIKS									
				As of 30/09/2022									As of 31/12/2022				
	Gross c	arrying amount/ Nomina	l amount		Accumulated imp value due to crec	airment, accumulated ne lit risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	lamount		Accumulated imp value due to cred	airment, accumulated no lit risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and
	Of which performing but past due > 30 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	•	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
	and -:=90 days		Of which: defaulted	Of which Stage 3 <sup>1</sup>			Of which Stage 3 <sup>1</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>	expose es		Of which Stage 3 <sup>8</sup>	
(min EUR) Cash balances at central banks and other demand deposits									7,988			0			0	0	0
Debt securities (including at amortised cost and fair value)									5,561						0	0	°
Central banks									-,		-		-				
General governments									3.489					2			
Credit institutions									1,308					2	0	0	
Other financial corporations									290								
Non-financial corporations									474	0	0	0		1	0	0	0
Loans and advances(including at amortised cost and fair value)									58,006	123	549	549	544	90	70	69	453
Central banks									402	0	0	0			0	0	0
General governments									463	0	0	0		•	0	0	0
Credit institutions									6,487	0	0	0	0	5	0	0	0
Other financial corporations									239	0	0	0	0	1	0	0	0
Non-financial corporations									1,503	1	64	64	64	8	28	28	14
of which: small and medium-sized enterprises									475	1	23	23	23	7	6	6	14
of which: Loans collateralised by commercial immovable property									466	1	17	17	17	7	3	3	14
Households									48,912	122	485	485	480	76	42	41	439
of which: Loans collateralised by residential immovable property									48,334	120	462	462	457	70	30	30	430
of which: Credit for consumption									54	1	8	8	8	1	8	8	0
DEBT INSTRUMENTS other than HFT									71,554	123	549	549	544	97	70	69	453
OFF-BALANCE SHEET EXPOSURES									2,998		13	13	13	9	4	4	7
	orferenino persona nos eleaso refer																

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EBA SUBJECT

## 2023 EU-wide Transparency Exercise Performing and non-performing exposures de Volksbank N.V.

										Jank N.V.										
					As of 31/03/2023			As of 30/06/2023												
		Gross carrying amount/ Nominal amount				pairment, accumulated n dit risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and		Gross c	arrying amount/ Nominal amount		Accumulated im value due to cre	Collaterals and						
		Of which performing but past due >30 days and <=90 days	but past due >30 days		)f which non-performing	s'	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 and <=90 days	Of which non-perfor	ning <sup>s</sup>	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures			
(min EUR)				Of which: defaulted	Of which Stage 3 <sup>8</sup>	capcada da		Of which Stage 3 <sup>8</sup>			and <=90 days	Of which: default	ed Of which Stage 3 <sup>8</sup>		Of which Stage 3 <sup>8</sup>					
Cash balances at central banks and other demand deposits										10,267	0	0	0 0		0	0 0				
Debt securities (including at amortised cost and fair value)										5,880	0	•	o 0			o o				
Central banks										0	0	0	0 0		0	o 0				
General governments										3,732	0	0	0 0		2 0	o 0				
Credit institutions										1,371	0	0	0 0		2 0	o 0				
Other financial corporations										307	0	0	o o		L 0	o 0				
Non-financial corporations										470	0	0	0 0		0	0 0				
Loans and advances(including at amortised cost and fair value)										55,328	112	558	558 552	90	87 8	6 454				
Central banks										503		0	0 0		0					
General governments										387	0	0	0 0		0 0	0 0				
Credit institutions										3,371	0	0	o 0	:	2 0	0 0				
Other financial corporations										249	0	0	0 0	:	. 0	0 0				
Non-financial corporations										1,655	1	60	60 60	1	3 34 3	4 14				
of which: small and medium-sized enterprises										521	1	22	22 22	:	7 5	5 13				
of which: Loans collateralised by commercial immovable property										512	1	16	16 16	:	7 3	3 13				
Households										49,162	111	497	497 497	7		2 640				
												-								
of which: Loans collateralised by residential immovable property										48,546	108	476	476 471	7.	2 43 4	2 432				
of which: Credit for consumption										57	1	9	9 9		8	8 0				
DEBT INSTRUMENTS other than HFT										71,475	112	558	558 552	96	87 8	6 454				
OFF-BALANCE SHEET EXPOSURES										2,837		14	14 14	3	4	4 9				
			r to Article 47a(3) of Regulation																	

(1)) (b) the definition of nonperforming equivariants and is a block 2002) (c) (d) equivariant (c) is to solve a block and equivariants (c) is to solve and and equivariant (c) is to solve and equivariant (c) is to solve and equivar



Forborne exposures

de Volksbank N.V.

			As of 30	/09/2022		As of 31/12/2022										
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		received on e	ancial guarantees xposures with e measures		ing amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits							0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)							0	0	0	0	0	o				
Central banks							0	0	0	0	0					
General governments							0	0	0	0	0					
Credit institutions							0	0	0	0	0					
Other financial corporations							0	0	0	0	0					
Non-financial corporations							0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)							1,156	303	40	27	1,108	272				
Central banks							0	0	0	0	0	0				
General governments							0	0	0	0	0	o				
Credit institutions							0	0	0	0	0	o				
Other financial corporations							0	0	0	0	0	0				
Non-financial corporations				_			25	12	3	2	20	9				
of which: small and medium-sized enterprises				_			25	12	3	2	20					
Households							1,130	292	37	25	1,088	263				
DEBT INSTRUMENTS other than HFT							1,156	303	40	27	1,108					
Loan commitments given							7	2	2	2	3	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>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the offbalance 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 consistently with the FINREP sign convented with a positive sign.

advances divided by total loans, the sum is not received as the sum is a construction of the construction



Forborne exposures

#### de Volksbank N.V.

			As of 31	/03/2023		As of 30/06/2023									
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		received on e	ancial guarantees exposures with te measures		ying amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	posures with			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits							0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)							0	0	0	0	0	o			
Central banks							0	0	0	0	0				
General governments							0	0	0	0	0				
Credit institutions							0	0	0	0	0				
Other financial corporations							0	0	0	0	0				
Non-financial corporations							0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)							1,120	305	52	36	1,061	265			
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							24	13	3	2	20	10			
of which: small and medium-sized enterprises							24	13	3	2	20				
Households							1,096	292	49	34	1,041	255			
DEBT INSTRUMENTS other than HFT							1,120	305	52	36	1,061				
Loan commitments given							6	3	2	2	3	1			
QUALITY OF FORBEARANCE <sup>2</sup>															
Loans and advances that have been forborne more than twice $^{3}$							0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$							0								

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting. However, for the offbalance 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.

commitments are prevailing on a since the in provision 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 deposite of box.

2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading de Volksbank N.V.

	As of 30/09/2022					AS OF 31/12/2022						AS OF 31/03/2023						As of 30/06/2023					
	Gross carrying amount				Accumulated		ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross car	rying amount				Accumulated
(min EUR)	nor	which: i- formi 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		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	credit risk on non-performing		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	value due to credit risk on non-performing		Of which: non- performi	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
(init bory)					exposures <sup>1</sup>						exposures <sup>1</sup>						exposures <sup>1</sup>						exposures <sup>1</sup>
A Agriculture, forestry and fishing						0	0	0	0	0	0							1	0	0	1	0	0
B Mining and guarrying						0	0	0	0	0	0							0	0	0	0	0	0
C Manufacturing						18	5	5	18	2	0							19	5	5	19	2	0
D Electricity, gas, steam and air conditioning supply						630	41	41	630	23	0							733	39	39	733	30	0
E Water supply						0	0	0	0	0	0							0	0	0	0	0	0
F Construction						37	0	0	37	0	0							39	1	1	39	0	0
G Wholesale and retail trade						35	3	3	35	1	0							35	3	3	35	1	0
H Transport and storage						3	0	0	3	0	0							3	0	0	3	0	0
I Accommodation and food service activities						4	2	2	4	0	0							4	1	1	4	0	0
3 Information and communication						3	0	0	3	0	0							3	0	0	3	0	0
K Financial and insurance activities						261	5	5	261	4	0							286	3	3	286	4	0
L Real estate activities						291	3	3	291	3	0							306	4	4	306	3	0
M Professional, scientific and technical activities						84	3	3	84	1	0							92	3	3	92	1	0
N Administrative and support service activities						10	0	0	10	0	0							12	0	0	12	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 activities						110	0	0	110	0	0							104	0	0	104	0	0
R Arts, entertainment and recreation						15	1	1	15	0	0							15	1	1	15	0	0
S Other services						2	1	1	2	0	0							2	1	1	2	0	0
Loans and advances						1.503	64	64	1.503	36	0							1.655	60	60	1.655	42	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing oxposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 66.01), which follows a sign convention based on a credit/distic convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (CI) 2021/1971 TS of Supervisor reporting.

EBA EUROPEAN BANKING AUTHORITY