

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

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

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



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		4,097		4,177	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		4,097		4,177	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period		4,406		4,486	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition		4,406		4,486	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period		4,406		4,486	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		4,406		4,486	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		9,564		10,426	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		9,564		10,426	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		42.84%		40.06%	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		42.84%		40.06%	(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		46.07%		43.03%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		46.07%		43.03%	(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		46.07%		43.03%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		46.07%		43.03%	(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		32,986		42,505	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		13.36%		10.55%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		4,406		4,486	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition		4,406		4,486	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		32,986		42,505	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		32,986		42,505	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		13.36%		10.55%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		13.36%		10.55%	[A.2]/[B.2]	

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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS		4,406		4,486	C 01.00 (*0010,±0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		4,097		4,177	C 01.00 (r0020,c0010)	Acticios SO of CERR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital		146		146	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 26(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings		3,968		4,090	C 01.00 (#0130,c0010)	Acticies 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income		43		7	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CFR
	A1.4	Other Reserves		0		0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CPR
	A.1.5	Funds for general banking risk		0		0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		0		0	C 01.00 (r0220,c0010)	Article B4 of CFR
	A.1.7	Adjustments to CET1 due to prudential filters		-21		-28	C 01.00 (r0250,c0010)	Articles 32 to 35 of and: 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		0		0	C 01.00 (r0300,c0010) + C 01.00 (r0360,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)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0		0	C 01.00 (r0380,c0010)	Addictors 35(1) point (d), 49 and 159 of CSR
	A1.11	(-) Defined benefit pension fund assets		0		0	C 01.00 (+0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12			0		0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A1.13			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 [r0450,c0010] + C 01.00 [r0470,c0010] + C 01.00 [r0471,c0010]+ C 01.00 [r0472,c0010]	Articles 4(36), 36(1) point (k) (i) and 85 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b), and 236 of CRR; Articles 36(1) point b) (iii) and 2376(2) of CRR; Articles 36(1) point b) (iii) and 1534(1) cold CRR and Articles 36(1) point b) (iii) and 1534(1) cold CRR and Articles 36(1) point b) (iii) and 153(4) cold CRR and Articles 36(1) poi
	A.1.14.1			0		0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A1.15	(-) 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), 35(1) point (h); 43 to 45, 49 (2) and (3) and 79 of CRR
	A:1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0		0	C 01.00 (r0460,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)	Articles 4(27); 35(1) point (I; 43, 45; 47; 48(1) point (b); 43(1) to (3) and 79 of CFR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold		0		0	C 01.00 (r0510,c0010)	Article 45 of CFR
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-3		0	C 01.00 (*0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls		0		0	C 01.00 (0514:0010)	Article 36(1), point (n) and Article 1331(2) CRR
	A.1.18C	(-) Other foreseeable tax charges		0		0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
				-37		-37	C 01.00 (r0524,c0010)	Acticle 3 CIRR
	A:1:19	(-) Additional deductions of CET1 Capital due to Article 3 CRR						ASSES J CAR
	A1.20	CET1 capital elements or deductions - other		0		0	C 01.00 (r0529,c0010)	-
	A1.21	Transitional adjustments		0		0	CAI (1.1.6 + 1.1.8 + 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)	Adicion 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0		0	C 01.00 (r0520,c0010)	Adicion 450 to 472, 476 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		309		309	C 01.00 (r0530,c0010)	Article G1 of CRR
	A.2.1	Additional Tier 1 Capital instruments		309		309	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	C 01.00 (x0720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions		0		0	C 01.00 (r0550,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A2.4			0		0	C 01.00 (+0650,c0010) + C 01.00 (+0680,c0010) + C 01.00 (+0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,406		4,486	C 01.00 (r0015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		0		0	C 01.00 (r9750,c0010)	Article 71 of CFR
	A.4.1			0		0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2	Other Tier 2 Capital components and deductions		0		0	C 01.00 (49910,c0010) + C 01.00 (49920,c0010) + C 01.00 (49930,c0010) + C 01.00 (49940,c0010) + C 01.00 (49950,c0010) + C 01.00 (49955,c0010) +	
						•	C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0970,c0010)	
	A.4.3	Tier 2 transitional adjustments		0		0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT		9,564		10,426	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 96 of CRR
	B.1	Of which: Transitional adjustments included		0		0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		42.84%		40.06%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)		46.07%		43.03%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)		46.07%		43.03%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,097		4,177	[A.1-A.1.13-A.1.21+MNJA.2+A.1.13-A.2.2- A.2.4+MNJA.4+A.2.2-A.4.3,0],0]]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		42.84%		40.06%	[D73/8-97]	-
rang wased	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0		0	C 05.01 (r0440,c0030)	
	F	Adjustments to 12 date to IFAS 9 transitional at angements Adjustments included in RWAs due to IFAS 9 transitional arrangements				0	C 05.01 (r0440,c0040)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements and a second seco				U	C CONT (speed/cones)	

⁽¹⁾The fully loaded CCT1 cate is an extinate calculated based on basel's supervisory reporting. Therefore, any capital instruments that on our slighted from a regulatory point of view at the exponding date are not taken into account in this calculation. Fully loaded CET1 capital ratio settination is based on the formulas stated in column "COMP COMP"—places enten that this might lead of differences to fully loaded CET1 capital ratio published by the participating basis as g in their PRIar 3 disclosure



Overview of Risk exposure amounts

					<u>-</u>
		RWAs			
(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹		6,523		7,456	C 02.00 (n0440, c0010) (-C 07.00 (n0400, c0220, s001) - C 07.00 (n0110, c0220, s001) - C 07.00 (n0130, c0220, s001) - C 08.01 (n0400, c02200, s002) - C 08.01 (n0400, s02200, s02200, s02200, s002) - C 08.01 (n0400, s02200,
Of which the standardised approach		6,523		7,456	C 02.00 (n080, c0010)-{C 07.00 (n090, c0220, s001) + C 07.00 (n0110, c0220, s001)+ C 07.00 (n0130, c0220, s001)}
Of which the foundation IRB (FIRB) approach		0		0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach		0		0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB		0		0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) [†]		744		706	C07.00 (0090, c0220, s001) + C07.00 (0110, c0220, s001) + C07.00 (0130, c0220, s001) + C08.01 (0040, c0280, s002) + C08.01 (0040, c0280, s002) + C08.01 (0050, c0280, s002) + C08.01 (0050, c0280, s002) + C08.01 (0040, c0
Credit valuation adjustment - CVA		740		767	C 02.00 (r0640, c0010)
Settlement risk		0		0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)		575		516	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)		0		0	C 02.00 (r0520, c0010)
Of which the standardised approach		0		0	C 02.00 (r0530, c0010)
Of which IMA		0		0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book		0		0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book		0		0	C 02.00 (r0880, c0010)
Operational risk		981		981	C 02.00 (r0590, c0010)
Of which basic indicator approach		0		0	C 02.00 (r0600, c0010)
Of which standardised approach		981		981	C 02.00 (r0610, c0010)
Of which advanced measurement approach		0		0	C 02.00 (r0620, c0010)
Other risk exposure amounts		0		0	C 02.00 (r0630, c0010) + C 02.00 (r0890, c0010)
Total		9,564		10,426	

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

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



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
nterest income		6,464		3,593
Of which debt securities income		460		276
Of which loans and advances income		2,119		1,170
nterest expenses		5,901		3,338
(Of which deposits expenses)		549		298
(Of which debt securities issued expenses)		2,537		1,311
Expenses on share capital repayable on demand)		0		0
ividend income		0		0
et Fee and commission income		26		17
ains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net		-22		-10
ains or (-) losses on financial assets and liabilities held for trading, net		-12		49
ains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		5		-35
ains or (-) losses from hedge accounting, net		-45		-6
xchange differences [gain or (-) loss], net		-3		-4
et other operating income /(expenses)		1		0
OTAL OPERATING INCOME, NET		512		267
Administrative expenses)		162		68
Cash contributions to resolution funds and deposit guarantee schemes)		14		0
Depreciation)		3		1
todification gains or (-) losses, net		0		0
Provisions or (-) reversal of provisions)		3		-5
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		3		-5
(Other provisions)		0		0
Of which pending legal issues and tax litigation ¹		0		0
Of which restructuring ¹		0		0
ncreases or (-) decreases of the fund for general banking risks, net) ²		0		0
mpairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-11		-7
(Financial assets at fair value through other comprehensive income)		0		0
(Financial assets at amortised cost)		-11		-7
mpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		-1		0
(of which Goodwill)		0		0
egative goodwill recognised in profit or loss		0		0
hare of the profit or (-) loss of investments in subsidaries, joint ventures and associates		4		0
rofit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0		0
ROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		346		210
ROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		254		158
rofit or (-) loss after tax from discontinued operations		0		0
ROFIT OR (-) LOSS FOR THE YEAR		254		158
Of which attributable to owners of the parent		254		158

⁽¹⁾ Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/202	3			As of 31	/12/2023			As of 31/0	03/2024			As of 30/0	16/2024		
			Fair value hierarci	hy			Fair value hierarchy				Fair value hierarch	у		,	air value hierarch	y	
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					1,620								11,533				IAS 1.54 (I)
Financial assets held for trading					87	0	87	0					130	0	130	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					32	0	23	9					31	0	22	9	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					878	62	817	0					841	58	783	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					10,193	10,114	79	0					10,513	10,435	79	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					104,698								106,372				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting					2,924	0	2,924	0					2,755	0	2,755	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					-5,037								-6,883				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹					145								266				
TOTAL ASSETS					115,541								125,559				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	nEUR)			As of 30/09/20	23					As of 31/:	12/2023					As of 31/0	03/2024					As of 30/	06/2024			
		Gross carryl	ing amount ⁽²⁾		Acı	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amour		Acci	mulated impairme	nt ⁽²⁾	Gros	s carrying amount		Acc	ımulated impairme	nt ⁽²⁾	Gros	s carrying amount		Accu	mulated impairme	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	in credit risk since		in cradit rick since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		increase in credit	risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		Stage 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 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other								10,193	0	0	0	0	0							10,513	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances							0	0	0	0	0	0							0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at								8,770	61	0	0	-1	0							9,019	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost								94,174	1,195	599	-5	-14	-80							96,243	618	582	-3	ė	-76	Annex V.Part 1.32, 44(a)

 $^{^{\}rm (1)}$ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

^[9] From June 2021, the gross carrying amount of assets and accumulated impairments that are punchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

BNG Bank N.V.

(mln EUR)

(mar cony					
		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading		406		358	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹		0		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		260		240	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		103,922		115,250	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹		0		0	Accounting Directive art 8(3)
Derivatives – Hedge accounting		5,957		4,730	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		7		3	IAS 37.10; IAS 1.54(I)
Tax liabilities		19		23	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		250		246	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		0		0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹		0		0	Annex V Part 1.29
TOTAL LIABILITIES		110,819		120,850	IAS 1.9(b);IG 6
TOTAL EQUITY		4,721		4,709	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		115,541		125,559	IAS 1.IG6

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



Breakdown of liabilities

BNG Bank N.V.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives			6,363		5,087	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
SHOLL POSITIONS	Debt securities		0		0	Annex V.Part 1.31
	Central banks		38		585	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		1,161		1,378	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		894		1,092	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		1,416		1,399	Annex V.Part 1.42(c),44(c)
Describe	of which: Current accounts / overnight deposits		549		668	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations		2,226		2,763	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		629		759	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		2,000		2,436	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		1,762		1,682	ECB/2013/33 Annex 2.Part 2.9.1
	Households		754		852	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		517		577	Annex V.Part 1.42(f), 44(c)
Debt securities issued			96,587		106,079	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued		0		0	Annex V.Part 1.37
Other financial liabilities			0		0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			110,544		120,578	



Market Risk BNG Bank N.V.

	SA					1	М									IM						
			VaR (Memorano	fum item)	STRESSED VaR	(Memorandum item)	INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RISI	(S CAPITAL CHA	RGE FOR CTP		VaR (Memora	ndum item)	STRESSED Var (M	emorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	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-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30/	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments Of which: General risk		0											0	0	0	0						
Of which: Specific risk		0											0	0	0	0						
Equities		0											0	0	0	0						
Of which: General risk Of which: Specific risk		0											ů	0	0	0						1
Foreign exchange risk		0											0	0	0	0						
Commodities risk Total		0											0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31/	/03/2024									As of 30/0						
Traded Debt Instruments		0											0	0	0	0						
Of which: General risk		0											0	0	0	0						1
Of which: Specific risk		0											0	0	0	0						
Equities		0											0	0	0	0						
Of which: General risk Of which: Specific risk		0											l °	0	0	0						
Foreign exchange risk		0											o o	0	0	0						
Commodities risk		0											0	0	0	0						

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

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Aut of Supplied Expenses Aut of Supplied Exp						Standardised Ap	proach			
Control amountments on control basis Control amountment on control amountment on control basis Control amountment on control amountmen				As of 30/09/2	1023			As of 31/	12/2023	
Control commentment or sentimal training Control c			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Standardised Total 2 123,964 7,267	Consolidated data	Control Association of control states. And the control of control					33,500 5,865 200 4,113 2,500 66,313 15,303 0 0 0 0 0 2,666 0 0 0 0 0 0 0 0 0 0 0 2,666 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3-6,676 4,687 4,113 1,537 7,417 466 0 0 1,266 0 2,646 0 0 0	508 0 0 508 5,787 305 0 0 0 128 0 205 205 205 205 205 205 205 205 205 2	85

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, No.)	Original Esposure ¹	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control description of certain bases Annual Control of Control of Control Annual Control of Control Annual					2,872 31,539 4,834 0 0 472 63,862 15,303 0 0 0 0 0 1,917 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50,007 34,544 3,656 0 0 0 146 5,746 0 0 0 0 123 3 191 19 10 0 0 0	9 23 25 25 25 25 25 25 25 25 25 25 25 25 25	
	Other exposures Standardised Total					201	204	104	

Organic Expenses* Expenses Name* Find expenses amount Committee Committ										
Original Exposure* Control commonwhist a control families Figure 1 (Control commonwhist a control families Figure 2 (Control control control families Figure 3 (Control control						Standardised Ap	proach			
Organic Expenses* Expenses Name* Find expenses amount Committee Committ				As of 30/09/	2023				12/2023	
Control amountments or centrol tables All and accountments for a planta of the second		CO-000 N	Original Exposure ¹	Esposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Cidically investments predicating (CID), Early Cidically investments predicating (CID), Early Cidically Ci	LUXEMBOURG	Contain amountment or control banks Administration and administration Administra					0 0 147	0 0 147	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.												
					Standardised Ap	proach								
			As of 30/09/	1023			As of 31.	12/2023						
	(min SUR, No	Original Exposure ¹	Exposure Value	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²					
UNITED KINGDOM	Control generation of color desired and color de					0 0 0 0 0 0 1.788 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	465 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Therefore Table													

elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

						ad Approach			
	· ·				scandardis	га Аррголси			
			As of 31	/03/2024			As of 30s	06/2024	
	(min DUR, No.)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions
	Central sovernments or central banks					15,702	70,839	0	
	Regional governments or local authorities					34,004	34,671	21	
	Public sector entities					3,336	3,492	358	
	Multilateral Development Banks					190 4,548	190	0	
	International Organisations Institutions					4,646 2,272	1,204	301	
	Corporates					70,101	8,604	6.764	
	of which: SME					15,956	444	337	
	Retail					0	0	0	
Consolidated data	of which: SME					0	0	0	
Consolidated data	Secured by mortalists on immovable property					0	0	0	
	of which: SME					629	147	200	77
	Exposures in default Items associated with particularly high risk					0.0		0	,,,
	Covered bonds					2.661	2.661	266	
	Claims on institutions and corporates with a ST credit assessment					0		0	
	Collective investments undertakings (CIU)					0	0	0	
1	Equity					24	24	24	
1	Other exposures					227	227	227	
	Standardised Total ²	(1) Original exposure, unlike Expo-				133,796	126,709	8,161	20

					Standardise	ed Approach			
			As of 31	/63/2024			As of 30	106/2024	
	(min D.R. N.)	Original Exposure ⁶	Exposure Value ¹	Risk esposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks					12,860	67,159		
	Regional governments or local authorities					33,836 2,412	34,503 2,568	21 358	
	Public sector entities Multilateral Development Banks					2,412	2,000	0.00	
	International Organisations					0		0	
	Institutions					593	211	61	
	Corporates					67,737	7,184	6,018	
	of which: SME Retail					15,956	444	337	
	Retail of which: SME								
NETHERLANDS	Secured by mortglages on immovable property					0		0	
	of which: SME					0	0	0	
	Exposures in default					625	145	196	
	Items associated with particularly high risk					2.036	2.036	204	
	Covered bonds Claims on institutions and corporates with a ST credit assessment					2,036	2,036	204	
	Collective investments undertakings (CIU)					0		0	
	Equity					24	24	24	
	Other exposures					227	227	227	
	Standardised Total ²								

			As of 31	Standardised Approach As of 33/09/2024 As of 30/06/2024								
				10072024			As of 30/	06/2024				
		Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
LUXEMBOURG So	and Control of Control					316 0 1400 4,644 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	324 0 0 145 4,640 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o			

					Standardise				
			As of 31	/03/2024			As of 30/	06/2024	
	(min DJR, N)	Original Exposure ^b	Exposure Value	Rhk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control generation on control balls, but an extraction of the control balls, and control balls and con					0 0 0 0 1,542 0 0 0 4 4 4 204 0 0 0	603 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 5 202 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



Credit Risk - IRB Approach

							IRB Ap	oroach					
				As of 30	/09/2023					As of 31	12/2023	2023	
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mln EUR, %) Central banks and central governments					Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME							0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total ²										0		

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

 $^{^{(2)}}$ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB App	oroach					
				As of 31	/03/2024					As of 30	06/2024		
		Original	Exposure ¹	Exposure	Exposure Pisk exposure amount		Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mIn EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets							0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total ²										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).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

		BNG Bank N.V.											_	
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative tinancial 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	amount
[0 - 3M [Austria	6 166 822 1.1050	5 72	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3Mf [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Belgium	34 44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	31	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[Bulgaria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Estonia													



General governments exposures by country of the counterparty

		BNG Bank N.V.												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	National amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M [Finland	422	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	18 3777.7.2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 187 5 411 3 75	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M 3M - 1Y 11Y - 2Y 12Y - 2Y 12Y - 3Y	Germany	34 44 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [13Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0 - 3M[Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
[0-3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													



General governments exposures by country of the counterparty

		BNG Bank N.V.												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative tinancial 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	amount
[0 - 3M[Latvia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Lithuania													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	33 1.08 2.98 4.33	1,017	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 346 1,017 1,211 2,574	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M[Malta													
[0 - 3M[Netherlands	97. 853. 1.33 1.20 3.24 8.04 19.58 35.24 35.24	973 855 1,337 1,200 3,259 8,012 19,612 35,247	0	0 0 0 0 64 0	0 0 0 0 401 421 771 1,093	973 855 1,337 1,200 2,858 7,527 19,341 34,090	0 0 1 0 1 110	0 10 10 0 10 510	0 0 0 0 12 0	0 9 0 1 250 20	52 20 1,033 56 63 166 3,089	0 0 0 0 0	677
[0-3M] [3M-1Y] F1Y-2YF F2Y-3YF [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal													
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Romania													



General governments exposures by country of the counterparty

							BNG Bank N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	i negative fair value			Risk weighted exposure
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	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M] 13M - 1Y 11Y - 2Y 22Y - 3Y 37Y - 5Y 5YY - 10Y 10Y - more	Stovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [3Y - 5Y] [15Y - 10Y [10Y - more	Slovenia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain	4	0 0 0 0 5 50 7 110	6		0 0 0 5 50 110	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[0 - 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	Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Liechtenstein													
[0 - 3M[13M - 1Y 12Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Norway													



General governments exposures by country of the counterparty

							BNG Bank N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong													
[0 - 3M] [3M - 1Y] [12Y - 3Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] Total	Japan													
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	U.S.	22	0 222 0 0 0 0	0 0 0 0	() () () () () () () () () ()	0 22 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - mone Total	China	2.5								v	v	Ü		· ·
Total [0 - 3M[[3 M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y[f10Y - mone Total	Switzerland													
Total [0 - 3M] [3 M - 1Y] [1 M - 2Y] [2 Y - 3Y] [3 Y - 5 Y] [5 Y - 10 Y] [10 Y - more Total	Other advanced economies non EE.	A												



General governments exposures by country of the counterparty

		BNG Bank N.V.												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	neet exposures	
														Risk weighted exposure
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	amount
[0 - 3M[Other Central and eastern Europe countries non EEA													
[0 - 3M[Middle East													
Total 10 - 3M1 13M - 1Y1 [1Y - 2Y1 [2Y - 3Y] [3Y - 5Y1 [5Y - 10Y 10Y - more Total	Latin America and the Caribbean													
Total 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Africa													
10 - 3Mf 3M - 1Y 1 1 2 2 2 2 2 2 2 2	Others													

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

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

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



General governments exposures by country of the counterparty

							BNG Bank N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	National amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M [Austria	6 6 7 77 86 66 61	0 0 0 161 805 69 1,036	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10-3M1 3M-1Y 12Y-2Y 12Y-3Y 13Y-5Y 13Y-5Y 15Y-10Y 10Y-more Total	Belgium	150 36 6 199 394	0 38 0 0 0 179 389	0 0 0 0	33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Сургиз													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	33	0 0 0 0 0 35 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia						·					,		



General governments exposures by country of the counterparty

							BNG Bank N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h 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 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	amount
[0-3M[13M-1Y 13Y-2Y [2Y-3Y [3Y-5Y [5Y-10Y Total	Finland	6 6 6 7 7 7 3 55 5 6 6 6 7 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4			0	0 0 0 75 318 0 393	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	France	5 6 1917 121 665	19 19 39 12		0	0 0 0 190 398 120	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
To - 3M	Germany	46 3 3 244 3 3 1 100	44 ((22 223 293 100	0 0 0 0 8 8 8	0 0	0 0 2 223 233 102 646	40 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [3Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia	/29	06.			040	40			Ü	·			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] f10Y - more Total	Ireland													
[0-3M[13M-3Y 13Y-2Y 2Y-3Y 2Y-5Y 10Y-more	İtaly													
Total	1													



General governments exposures by country of the counterparty

							BNG Bank N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative tinancial 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	amount
[0-3M] 13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania													
10-3MI 13M-1YI [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Luxembourg	6 6 6 96 3,621 5,644	0 0 0 0 457 885 3,621 4,963	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 457 885 1,364	0 0 0 0 0 0 2,257 2,257	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	9
[0 - 3M[Malta													
[0 - 3M [13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 13Y - 5Y 13Y - 13M 13M	Netherlands	1,02 1,14 1,31 94 3,555 7,08 19,58 34,655	1,020 1,143 1,318 942 3,501 7,095 19,588 34,608	0	65	0 0 47 648 100 381 1,175	1,020 1,143 1,318 896 2,853 6,933 19,207 33,370	0 0 0 0 1 1 88	0 10 10 0 10 510	0 0 0 0 6 1	0 0 0 0 250 20 270	26 53 216 4 17 189 2,596 3,100	0 0 0 0 0	435
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal													
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Romania													



General governments exposures by country of the counterparty

							BNG Bank N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[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	Slovenia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	143	0 0 0 0 0 1 154 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 154 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein													
[0 - 3M] [3M - 1Y [11Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Norway													



General governments exposures by country of the counterparty

							BNG Bank N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M] 13M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y 10Y - more Total	Australia													
10 aM	Canada													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland													
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Other advanced economies non EEA													



General governments exposures by country of the counterparty

		BNG Bank N.V.												
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
														Risk weighted exposure
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	amount
[0 - 3M[Other Central and eastern Europe countries non EEA													
[0 - 3M[Middle East													
Total 10 - 3M1 13M - 1Y1 [1Y - 2Y1 [2Y - 3Y] [3Y - 5Y1 [5Y - 10Y 10Y - more Total	Latin America and the Caribbean													
Total [0-3M[[3M-11] [17-24] [17-24] [27-37] [37-54] [57-107] [107-more Total	Africa													
10 aM 10 aM 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Others													

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas),
Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



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

									IIK N.V.								
				As of 30/09/2023									As of 31/12/2023				
	Gross	s carrying amount/ Nominal ar	nount		Accumulated impairm credit risk and provision	ent, accumulated negative cha	anges in fair value due to			Gros	is carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to	
	Of which performing but past due>30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perfor	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)			Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits									1,62	0 0		0		0			0
Debt securities (including at amortised cost and fair value)									19,66	7 0		0		0 1			0 0
Central banks										0 0		0		0			0 0
General governments									10,51	0 0		0		0			0 0
Credit Institutions									3,31	4 0		0		0			0 0
Other financial corporations									4,68	2 0		0		0 1			0 0
Non-financial corporations									1,16	0 0		0		0			0 0
Loans and advances(including at amortised cost and fair value)									96,23	5 0	596	599	591	9 19	80	8	0 435
Central banks										0 0		0		0			0 0
General governments									32,57	7 0		0		0 1			0 0
Credit institutions									4,86	8 0		0		0			0 0
Other financial corporations									1,47	8 0	33	37	3:	7 1			7 31
Non-financial corporations									54,31	1 0	491	491	49:	1 15	68		8 372
of which: small and medium-sized enterprises									13,92	6 0	133	133	133	3			0 133
of which: Loans collateralised by commercial immovable property										0 0		0		0			0
Households									3,00	0 0	70	70	71	3			5 33
of which: Loans collateralised by residential immovable property										0 0		0		0			0 0
of which: Credit for consumption									21	6 0		0		0			0 0
DEBT INSTRUMENTS other than HFT									117,52	1 0	596	599	591	9 20	80	8	0 435
OFF-BALANCE SHEET EXPOSURES									10,55	6	90	92	9:	2 1			5 67

⁽i) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

Institutions apport here the cumulative amount of expected certal tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certal tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected certain tisses since initial recognition for famicial institutions (expected in the cumulative amount of expected in the certain tisses (expected in the cumulative amount of expected in the cumulative amount of expect

The men to advance share Change, excurrated implements and accommission, as optationed in processing to the processing of the processing o

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 perior



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

								DITO DO									
				As of 31/03/2024									As of 30/06/2024				
	Gros	s carrying amount/ Nominal a	amount		Accumulated impairm credit risk and provisi	nent, accumulated negative ch	nanges in fair value due to			Gros	s carrying amount/ Nominal a	nount		Accumulated impairs credit risk and provisi	nent, accumulated negative chang	ges in fair value due to	
	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performir	ng exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)	uut -30 talja and30 talja		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁵					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁵	
Cash balances at central banks and other demand deposits									11,533	. 0				0 0	0		
Debt securities (including at amortised cost and fair value)									20,164	. 0				0 0	0		
Central banks										0		0		0 0	0		0
General governments									10,961	. 0		0		0 0	0		0
Credit institutions									3,232	. 0		0		0 0	0		0
Other financial corporations									4,325	0		0		0 0	0		0
Non-financial corporations									1,642	. 0		0		0 0	0		0
Loans and advances(including at amortised cost and fair value)									97,683		582	582	58	2 13	76	74	393
Central banks										0		0		0	0		0
General governments									32,230	0		0		0 1	0		0
Credit institutions									3,877			0		0	0		0
Other financial corporations									1,196	. 0	35	39	3	9 0	2		37
Non-financial corporations									57,425	0	528	528	52	8 9	74	7-	341
of which: small and medium-sized enterprises									14,490		127	127	12	7 3	0		127
of which: Loans collateralised by commercial immovable property										0		0		0	0		0
Households									2,950		15	15	1	5 3	0		15
of which: Loans collateralised by residential immovable property										0		0		0	0		0
of which: Credit for consumption									23	0		0		0	0		0
DEBT INSTRUMENTS other than HFT									129,380	0	582	582	58	2 13	76	71	393
OFF-BALANCE SHEET EXPOSURES									9,647		47	47	4	7 0	1		42

(Fig. Fig. 8 a basines and secretary and sec



Forborne exposures

BNG Bank N.V.

ı			As of 30	09/2023				As of 31	/12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance			al guarantees received orbearance measures	Gross carrying exposures wit measures	g amount of th forbearance				al guarantees received orbearance measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	_		_			0	0		0	0	0
Debt securities (including at amortised cost and fair value)						0	0		0	0	
Central banks						0	0		0	0	•
General governments						0	0	0	0	0	
Credit institutions						0	0		0	0	
Other financial corporations						0	0	0	0	0	
Non-financial corporations						0	0		0	0	
Loans and advances (including at amortised cost and fair value)						262	0	35	31	159	47
						262	93	35	31	159	4/
Central banks						0	0	0	0	0	0
General governments							0		0	0	
Credit institutions						0	0	0	0	0	0
Other financial corporations						9	9	3	3	6	6
Non-financial corporations						247	83	32	28	147	
of which: small and medium-sized enterprises						110	0	3	0	107	
Households						6	0	0	0	6	0
DEBT INSTRUMENTS other than HFT						262	93	35	31	159	
Loan commitments given						29	10	0	0	8	8
QUALITY OF FORBEARANCE ²											
Loans and advances that have been forborne more than twice ³						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3						0					

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

^{OP}For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

^{OT} The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at Learntal banks and other demand deposits) of 5% or



Forborne exposures

BNG Bank N.V.

			As of 31	03/2024		As of 30/06/2024								
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financia	al guarantees received rbearance measures	Gross carryin; exposures wit measures	g amount of th forbearance		r exposures with	Collateral and financial guarantees received on exposures with forbearance measures			
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(min EUR) Cash balances at central banks and other demand deposits								0				0		
							0	0						
Debt securities (including at amortised cost and fair value)														
Central banks							0	0	ď	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)							361	218	45	41	299	163		
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							12	12	1	1	11	11		
Non-financial corporations							318	206	43	40	257	151		
of which: small and medium-sized enterprises							109	0	3		106			
Households							31	0			30			
												0		
DEBT INSTRUMENTS other than HFT							361	218	45	41				
Loan commitments given							13	4	0	0	12	3		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice ³							0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³							0							

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F1s.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) 2021/465-11 Tis on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated rings in fair value due to credit risk and provisions of side Schooled consistently with the FINREP sign convention. This is because the sign convention, the provisions not off-balance sheet commitments are generally reported with a positive sign.

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



Breakdown of loans and advances to non-financial corporations other than held for trading BNG Bank N.V.

	As of 30/09/2023						As of 31/12/2023							As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount					Gross carrying amount						Gross carrying amount					Gross carrying amount									
(mtn EUR)		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹			Of which: non- performing	of which: defaulted	Of which toans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹			
A Agriculture forestry and fishing							0	0	0	0	0	0							0	0	0	0	0	0		
B Mining and quarrying							0	0	0	0	0	0							0	0	0	0	0	0		
C Manufacturing							9	0	0	9	0	0							10	0	0	10	0	0		
D Electricity, gas, steam and air conditioning supply							582	10	10	582	5	0							638	6	6	638	0	0		
E Water supply							615	0	0	615	0	0							1.409	32	32	1.409	2	0		
F Construction							2.417	153	153	2.408	32	0							2.897	133	133	2.888	30	0		
G Wholesale and retail trade							63	0	0	63	0	0							66	0	0	66	0	0		
H Transport and storage							653	99	99	653	0	0							669	98	98	669	0	0		
I Accommodation and food service activities							0	0	0	0	0	0							0	0	0	0	0	0		
J Information and communication							82	0	0	82	1	0							80	28	28	80	7	0		
K Financial and insurance activities							83	3	3	83	0	0							112	0	0	112	0	0		
L Real estate activities							45,961	145	145	45,767	4	0							48,157	141	141	47,987	0	0		
M Professional, scientific and technical activities							498	24	24	498	27	0							493	31	31	493	32	0		
N Administrative and support service activities							439	4	4	439	2	0							77	3	3	77	1	0		
O Public administration and defence, compulsory social security							0	0	0	0	0	0							0	0	0	0	0	0		
P Education							44	0	0	44	0	0							29	0	0	29	0	0		
Q Human health services and social work activities							2,587	54	54	2,587	12	0							2,515	56	56	2,515	9	0		
R Arts. entertainment and recreation							64	0	0	64	0	0							63	0	0	63	0	0		
S Other services							214	0	0	214	0	0							216	1	1	216	0	0		
Loans and advances							54.311	491	491	54.107	82	0							57.429	528	528	57.251	83	0		

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.