

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

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

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



Key Metrics

(min EUR, %)	As of 30/09/2023	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		3,319		3,446	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		3,319		3,446	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period		3,616		3,744	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		3,616		3,744	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period		4,116		4,248	Articles 4(118) and 72 of CRR	
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		4,116		4,248	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		16,470		17,485	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		16,470		17,485	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		20.15%		19.71%	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		20.15%		19.71%	(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		21.96%		21.41%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		21.96%		21.41%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,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		24.99%		24.30%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		24.99%		24.30%	(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		70,375		71,933	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital		5.14%		5.20%	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		3,616		3,744	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition		3,616		3,744	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		70,375		71,933	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		70,375		71,933	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		5.14%		5.20%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		5.14%		5.20%	[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		4,116		4,248	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	 A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		3,319		3,446	C 01.00 (40020,c0010)	Acticle 50 of CER
	A1.1	Capital instruments eligible as CET Capital (including share premium and net own capital		3,918		3,918	C 01.00 (10030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings		3,910		0	C 01.00 (#0130,c0010)	Acticies 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income		-65		-77	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CFR
	A1.4	Other Reserves		-490		-234	C 01.00 (40200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0		0	C 01.00 (40210,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 (+0230,c0010)	Article B4 of CFR
	A1.7	Adjustments to CET1 due to prudential filters		-19		-18	C 01.00 (40250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated		-5		-5	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	(-) DIAS that rely on tutule prostability and do not arise from temporary differences net of associated DTLs		0		0	C 01.00 (4370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-101		-122	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 49 and 159 of CRR
	A1.11	(-) Defined benefit pension fund assets		0		0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from ATS items over ATS Capital		0		0	C 01.00 (r0440,c0010)	Article 36(1) point (() of CRR
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0		0	C 01.00 (0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 60 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (h), 244(1) point (h) and 256 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR; Articles 36(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1			0		0	C 01.00 (r0460,c0010)	Articles 35(1) point (k) (k), 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), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) 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 CPR
OWN FUNDS	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); 36(1) point (I; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CFFR
Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold		0		0	C 01.00 (45510,c0010)	Acticle 48 of CFR
	A.1.18A	(-) Insufficient coverage for non-performing exposures		0		-1	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls		0		0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges		0		0	C 01.00 (r0515,c0010)	Article 36(1), point (i) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-17		-16	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20	CETI capital elements or deductions - other		0		0	C 01.00 (r0529,c0010)	
	A1.21	Transitional adjustments		0		0	CA1(1.1.6+1.1.8+1.1.126)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0		0	C 01.00 (40220,c0010)	Acticions 463(1) to (3), and 464 to 467 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0		0	C 01.00 (40240,c0010)	Addicion 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0		0	C 01.00 (r0520,c0010)	Addicion 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)	Addicts 61 of CPR
	A2.1	Additional Tier 1 Capital instruments		298		298	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	C 01.00 (10720,c0010) C 01.00 (10860,c0010) + C 01.00 (10700,c0010) +	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	C 01.00 (40710,c0010) + C 01.00 (40740,c0010) + C 01.00 (40744,c0010) + C 01.00 (40748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments		0		0	C 01.00 (10650,c0010) + C 01.00 (10680,c0010) + C 01.00 (10730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,616		3,744	C 01.00 (+0015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		500		505	C 01.00 (+0750,c0010)	Article 73 of CFR
	A4.1	Tier 2 Capital instruments		500		505	C 01.00 (49760,c0010) + C 01.00 (40890,c0010) C 01.00 (49910,c0010) + C 01.00 (49920,c0010) +	
	A.4.2			0		0	C 01.00 [r0930,c0010] + C 01.00 [r0940,c0010] + C 01.00 [r0950,c0010] + C 01.00 [r0955,c0010] + C 01.00 [r0970,c0010] + C 01.00 [r0974,c0010] +	
	A.4.3	Ther 2 transitional adjustments		0		0	C 01.00 (09070,c0010) C 01.00 (09080,c0010) + C 01.00 (109000,c0010) + C 01.00 (10900,c0010)	
								Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	8	TOTAL RISK EXPOSURE AMOUNT		16,470		17,485	C 02.00 (10010,c0010)	and (unit), such a sector as the formula
	B.1	Of which: Transitional adjustments included		0		0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		20.15%		19.71%	CA3(1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)		21.96%		21.41%	CA3 (3)	•
CETA Caratal	C.3	TOTAL CAPITAL RATIO (transisional period)		24.99%		24.30%	CA3 (5)	-
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (tully loaded)		3,319		3,446	[A.1-A.1.13-A.1.21+MN[A.2+A.1.13-A.2.2- A.2.4+MN[A.4+A.2.2-A.4.3,0],0]]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		20.15%		19.71%	[0.13(6-8.1)	-
	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 (49440,c0040)	



Overview of Risk exposure amounts

		RWAs			
(min 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		14,298		15,366	C02.00 (0040, c0010)-[C07.00 (0090, c0200, s001) + C07.00 (0110, c0200, s001) + C07.00 (0130, c0200, s001) + C08.01 (0040, c0200, s001) + C08.01 (0050, c0200, s001) + C08.01 (00600, c0200, s001) + C08.01 (00400, c0200, s001) + C08.01 (00500, c0200, s002) + C08.01 (00500, c020
Of which the standardised approach		4,220		5,158	C 02.00 (40060, c0010)-{C 07.00 (40090, c0220, s001) + C 07.00 (40110, c0220, s001)+ C 07.00 (40130, c0220, s001)]
Of which the foundation IRB (FIRB) approach		0		0	C 02.00 (n256, 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		10,079		10,208	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, e0010)
Counterparty credit risk (CCR, excluding CVA) [†]		211		167	C07.00 (0090, c0220, s001) + C07.00 (0110, c0220, s001) + C07.00 (0130, c0220, s001) + C08.01 (0040, c0280, s002) + C08.01 (0040, c0
Credit valuation adjustment - CVA		60		50	C 02.00 (r0840, c0010)
Settlement risk		0		0	C 02.00 (0490, c0010)
Securitisation exposures in the banking book (after the cap)		13		19	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)		193		188	C 02.00 (r0520, c0010)
Of which the standardised approach		193		188	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	C19.00 (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,c0100),C 24.00(r0010,c0100)*12.5
Large exposures in the trading book		0		0	C 02.00 (r0680, c0010)
Operational risk		1,695		1,695	C 02.00 (r0590, c0010)
Of which basic indicator approach		0		0	C 02.00 (r0600, c0010)
Of which standardised approach		1,695		1,695	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		16,470		17,485	

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		2,030		1,096
Of which debt securities income		73		50
Of which loans and advances income		1,440		804
nterest expenses		733		533
(Of which deposits expenses)		609		454
(Of which debt securities issued expenses)		127		81
Expenses on share capital repayable on demand)		0		0
Dividend income		0		0
let Fee and commission income		64		36
sains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net		-56		-4
Sains or (-) losses on financial assets and liabilities held for trading, net		77		58
sains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		-1		2
Sains or (-) losses from hedge accounting, net		17		3
xchange differences [gain or (-) loss], net		10		2
let other operating income /(expenses)		0		0
OTAL OPERATING INCOME, NET		1,407		661
Administrative expenses)		728		351
Cash contributions to resolution funds and deposit guarantee schemes)		42		8
Depreciation)		22		11
fodification gains or (-) losses, net		0		0
Provisions or (-) reversal of provisions)		6		-6
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		-2		-4
(Other provisions)		8		-2
Of which pending legal issues and tax litigation ¹		7		0
Of which restructuring ¹		-4		0
Increases or (-) decreases of the fund for general banking risks, net) ²		0		0
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		17		-26
(Financial assets at fair value through other comprehensive income)		-1		0
(Financial assets at amortised cost)		17		-26
Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		3		2
(of which Goodwill)		1		0
legative goodwill recognised in profit or loss		0		0
ihare of the profit or (-) loss of investments in subsidaries, joint ventures and associates		0		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		591		320
ROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		431		231
rrofit or (-) loss after tax from discontinued operations		0		0
ROFIT OR (-) LOSS FOR THE YEAR		431		231
Of which attributable to owners of the parent		431		231

⁽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)																	
(min EUR)		As of 30/09/202	,			As of 31	/12/2023			As of 31/	03/2024			As of 30/0	6/2024		
			Fair value hierarch	y			Fair value hierarchy				Fair value hierarch	Ty .		-	air value hierarch	у	
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					5,891								3,632				IAS 1.54 (I)
Financial assets held for trading					517	17	496	4					224	0	219	5	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss					11	0	0	11					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					3,277	3,276	0	1					3,529	3,496	32	1	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					60,247								64,089				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					2,048	0	2,048	0					2,174	0	2,174	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					-1,306								-1,569				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹					376								431				
TOTAL ASSETS					71,060								72,520				IAS 1.9(a), IG 6

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

(min	n EUR)			As of 30/09/20	23					As of 31/:	12/2023					As of 31/0	03/2024					As of 30/	16/2024			
		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 withous 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	Debt securities							3,280	0	0	-4	0	0							3,532	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								3,429	0	0	-3	0	0							2,622	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
amortised cost								53,625	2,810	552	-48	-49	-87							58,620	2,422	573	-35	-37	-90	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.

⁽F) 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)

(mar Eori)					•
		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		706		286	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		0		0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		65,154		67,081	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		593		602	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		44		34	IAS 37.10; IAS 1.54(I)
Tax liabilities		82		14	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		390		367	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		66,969		68,384	IAS 1.9(b);IG 6
TOTAL EQUITY		4,091		4,136	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		71,060		72,520	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		1
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			1,121		793	IFRS 9.BA.7(a); CRR Annex II
Characteristics	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		2	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		1		2	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		1,947		1,844	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits		1,551		0	ECB/2013/33 Annex 2.Part 2.9.1
Depusits	Other financial corporations		1,736		1,627	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		115		58	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		2,813		2,479	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		2,646		2,360	ECB/2013/33 Annex 2.Part 2.9.1
	Households		50,360		51,798	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		45,167		45,771	Annex V.Part 1.42(f), 44(c)
Debt securities issued			8,435		9,390	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued		500		505	Annex V.Part 1.37
Other financial liabilities			41		35	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			66,453		67,968	



Market Risk de Volksbank N.V.

1	SA					ij.	М									IM						
			VaR (Memorano	fum item)	STRESSED Var (Memorandum item)	INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RISI	KS CAPITAL CHA	IRGE FOR CTP		VaR (Memora	andum item)	STRESSED Var (M	demorandum item)			ALL PRICE RIS	KS CAPITAL CHA	ARGE FOR CTP	
(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 (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- 1)	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
	As of 30/09/2023	As of 31/12/2023				As of 30/	09/2023									As of 31/1	2/2023					
Traded Debt Instruments		193											0	0	0	0						
Of which: General risk Of which: Specific risk		189											0	0	0	0						
Equities		0											ő	0	0	0						
Of which: General risk		0											0	0	0	0						
Of which: Specific risk Foreign exchange risk		0											0	0	0	0						i i
Commodities risk		0											o o	0	0	0						
Total		193											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	6/2024					
Traded Debt Instruments		188											0	0	0	0						
Of which: General risk		188											0	0	0	0						
Of which: Specific risk		0											0	0	0	0						
Equities		0											0	0	0	0						
Of which: General risk		0											0	0	0	0						
Of which: Specific risk Foreign exchange risk		0											0	0	0	0						
Commodities risk		0											0	0	0	0						
Total		188											0	0	0	0	0	0	0	0	0	0

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

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	proach						
			As of 30/09/	2023		As of 31/12/2023						
	Invitable NA	Original Esposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
Consolidated data	Central demonstrates or control basins Annual and commonster or control basins Annual and commonster or control Annual and commonster basins Annual and control Annual annu					8,000 1,000 1,000 407 241 4,000 2,000 1,000 1,100 0,000 0,000 1,100 0,000 1,100 0,000 1,100 0,000 1,000	9,200 866 1,173 457 4,039 2,166 30 1,772 1,770 40 812 61 812 113 362	0 73 35 0 0 1,203 1,708 2 70 22 604 602 602 603 603 603 603 603 603 603 603 603 603				
	Standardised Total 2					22,018	21,224	4,431				

					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31/	/12/2023	
	(minSUR, No.)	Original Esposure ¹	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Central description of the control based in a contr					6,712 925 0 205 0 6 528 1,223 6 548 1,150 1,150 2 7 7 7 8 7 1 205 1 205 1 205 1 205 2 208 1 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	7,013 see 1,54 1,54 1,54 1,55 1,107 1,100 2,56 0 1,177 1,100 1,100 1,100	0 0 11 0 0 0 130 72 23 23 63 24 63 60 61 60 61 62 61 62 63 63 63 63 63 63 63 63 63 63 63 63 63	40
I	Standardised Total ²								72

					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31.	12/2023	
		Original Exposure ¹	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SWITZERLAND	Committee of the commit					5 282 0 0 1,722 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2011 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 966 97 97 97 97 97 97 97 97 97 97 97 97 97	

					Standardised Ap	proach				
			As of 30/09/2	1023		As of 31/12/2023				
	(minSUR-W)	Original Esposure ¹	Exposure Value	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
GERMANY	Central generation or control leads All and Comments of an all and					655 63 771 70 0 0 631 138 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	805 625 777 0 000 114 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 100 100 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Standardised Total ²									

		(2) Total value adjustments and provisions per		hose for securitisation exposures but	t includes general credit risk adjust	ments.			
					Standardised Ap	proach			
			As of 30/09/2	2023			As of 31.	12/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BELGIUM	Commission and Commis					221 274 0 0 0 5 240 3 1 1 1 2 2 2 2 0 0 1 1 0 0 0 0 0 0 0 0 0	220 27M 0 0 0 5 23M 0 0 0 1 1 1 2 2 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 22 23 0 0 0 1 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²								

					Standardised Ap	proach			
			As of 30/09/2	1023				12/2023	
	(minSUR-W)	Original Esposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Count of accounts or counts have Partial commonstore or counts from Partial counts on the Partial counts on Partial counts					76 246 0 0 0 107 221 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	91 1 266 2 2	0 117 4 0 0 46 126 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

As of Michigan Original Expenses* Original Expenses* Figures Value Figures Va						Standardised Ap	proach				
Object Speans Value Speans And Speans Value Speans Speans Speans Value Speans S				As of 30/09/2	023			As of 31	/12/2023		
Comment and an administration of a comment bases and a comment bas			Original Exposure ¹								
Stretardised Total [®]	Other Countries Other	uit baints Lauthorities de moustale arrowstr fauth both risk									

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

	•	and the second s										
	_				Standardis	ed Approach						
			As of 31	/03/2024			As of 30:	06/2024				
	(mis DJR, %)	Original Exposure ^b	Exposure Value ³	Rhk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions			
Consolidated data	Control assessment or centrol trains Found assessment or the Card and trains And Card assessment of the Card and the					5,911 9,69 1,562 263 254 7,552 2,436 3,73 1,761 1,761 1,761 6 6 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7	5.541 1.007 1.200 2.000 2.000 2.000 2.000 2.000 2.000 3.000 2.000 3.000	0 37 44 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	20			
	Standardised Total ²	(1) Original exposure, unlike Expos				22,500	21,858	5,325				

					Standardise	ed Approach			
			As of 31	/63/2024			As of 30	06/2024	
	(min D.R. N.)	Original Exposure ⁶	Exposure Value ¹	Risk esposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁵	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks					4,492 85	4,775	0	
	Regional governments or local authorities Public sector entities					399	192	9	
	Public sector entities Multiluteral Development Banks					0			
	International Organisations					0	0	0	
	Institutions					533	422	179	
	Corporates					1,193	925	801	
	of which: SME					3	3	2	
	Retail of which: SME					572 166	290	206 37	
NETHERLANDS	of which: SME Secured by mortalistic on immovable property					1282	1,257	744	
	of which: SME					1,280	1,255	742	
	Exposures in default					82	32	34	40
	Hems associated with particularly high risk					0	0	0	
	Covered bands					274	274	27	
	Ctaims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakinss (CIU) Equity					17		13	
	Other exposures					394	394	343	
	Standardised Total ²								Ø

					Standardise	ed Approach				
			As of 31	/63/2024			As of 30s	106/2024		
	(relo DJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
SWITZERLAND	Control of					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 123 23 23 24 24 24 24 24 24 24 24 24 24 24 24 24	0 400 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

		(a) to a take a sparriers and pr	contain per country or country at	THE RESERVE OF THE PARTY OF THE	spoures out includes general cred	ninkaquarena.			
					Standardis	ed Approach			
			As of 31	/63/2024			As of 30	06/2024	
	(minUAR, No.)	Original Exposure ^b	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
GERMANY	Control generation of control stack Paties of control and of discharge Paties of control and of discharge Paties of control and of control sections of control tools International Control International					5112 1122 0 0 0 453 1111 0 0 2 0 0 0 0 0 100 0 0 0 0	1133 177 122 0 0 0 453 207 1 1 0 0 0 0 109 109	0 0 0 0 100 100 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.									
					Standardis	ed Approach					
			As of 31	/63/2024			As of 30	106/2024			
	(min DJR, N)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expessure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²		
BELGIUM	Control description of the control white. And control measurement or control white. And control description Hard control measurement Hard contro					1911 3866 0 0 1 1 227 0 0 1 1 1 1 4 6 6 6 6 6 6 6 6 6 6 7 6 7 6 7 7 7 8 7 8	121 305 0 0 0 1 1 224 0 2 2 0 1 1 1 2 0 4 5 0 0 0 0 0 0 0 0 0 1 1 1 1 1 2 1 1 1 1 1	0 0 0 0 0 0 2246 0 1 1 0 0 0 2 2 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0			

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

					Standardis	ed Approach					
			As of 31	/03/2024			As of 30/06/2024				
	(min DUR, No.)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
FRANCE	Control commonments or control basis. Partic control					73 64 M 222 0 0 64 M 2220 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50 44 229 0 60 60 60 60 60 60 60 60 60 60 60 60 6	0 117	0		
	Standardised (box	(II) Oxistani sussesses verille Franc	and the first of the first teles			nitigation techniques (e.g. substitutio	on officials)				

						strisk adjustments.			
					Standardise	ed Approach			
			As of 31	/63/2024			As of 30	106/2024	
	(min DJR, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Control Contro					0 333 256 0 0 0 0 0 0 0 0	0 0 333 254 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	

Credit Risk - IRB Approach

Control June of Control Cont								IRBAp	proach					
Control June of Control Cont					As o	30/09/2023					As of	31/12/2023		
Consolidated data Cons			Original	Exposure ¹		Risk exposure	amount	adjustments	Original	Exposure ¹		Risk exposure	amount	Value adjustments
Consolidated data					Value			and provisions			Value			and provision:
10.072	Consolidated data	Institutions Corporate Comparison							51,056 0	485 0	51,056 0	10,079	0 0 0 0 625 625 0 625 0	124 0

						IRB Ap	proach					
			As o	30/09/2023					As of	31/12/2023		
	Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
rementals Them. Socialized Leading Thomats Defi Annu State State Spaper Thomats Socialized and one properly of Which Shell Read Socialized and one properly of Which Shell Read Socialized and one properly of Which Shell Read Socialized and one properly of Which Shell Annu Shell Shell Themats Shell Read Commission Shell Read Commission Shell Read Commission Shell Read Commission Shell Read Shell Re							0 0 0 0 50,988 50,988 0 50,988 0	0 0 0 0 0 0 481 481 0 481 0	0 0 0 50,988 50,988 0 50,988 0	0 0 0 0 10,062 10,062 0 10,062 0 0	0 0 0 0 0 620 620 0 0 0	0 0 0 0 0 123 123 0 123 0 0 0 0 0
	- Of Which: non-SME							<u> </u>	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 Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
SWITZERLAND	Control state and confid promovables Computers: Compute							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 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Tetal												

							IRB Ap	proach					
					130/09/2023								
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
ententions Corporates Actual GERMANY Equity	ant Contral governments Corporates - Offshore Special and Exercing Corporates - Offshore SHE Retail - Secureties and all and a present Secureties and all and a present Secureties and all and appears Retail - Osteries of American and American property - Offshore in Secureties and and property - Offshore in Secureties and property - Offshore in Sec							0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
BELGIUM	Count of their and central provincessis. Companies Of their Securities Lending princips Retail - Companies Lending princips Retail - Companies Lending Lending Lending Retail - Companies Lending Lending Lending Lending Retail - Companies Lending Lending Lending Lending Lending Retail - Companies Lending Lendin							0 0 0 0 42 42 0 42 0	0 0 0 0 2 2 0 2 0	0 0 0 0 42 0 42 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2023					As o	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
FRANCE	Copusas. O'mbins Specialized sening Copusas. O'mbins Specialized sening Copusas. O'mbins Specialized Marcial Secured on and under property Marcial Secured on and under property O'mbins Special Marcial Secured on and under property O'mbins Special Marcial Copusas Annual Specialized Marcial Copus Marcial Complexion O'mbins Special Marcial Copus Marcial Copusas Annual Special Marcial Copus Marc							0 0 0 0 2 2 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 2 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
IRB Tot	M .												

							IRBAp	proach					
				As of	30/09/2023					Aso	f 31/12/2023		
		Originati	Exposure ³	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
Other Countries	Control Justice and cutting provincement institutions Copyrisher Copyrisher Copyrisher Copyrisher Copyrisher Copyrisher Copyrisher Copyrisher Copyrisher Resid Res							0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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	IRB Total												

Credit Risk - IRB Approach

de Volksbank N V

							IRB Ap	proach					
				As o	31/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provision
Consolidated data	Control values and confid generous and Control values and Control generations Leading Companies. Control values and property for Control values and property for Control values. A material for control values and property for Marcia. Societies are used and property of Control value Section and Control values and property of Control value Section and Control values and Control values. A for all values and control values and control values and control values. Control values and control values. Control values and control valu	ı				l		0 0 0 0 52,348 52,348 0 52,348 0	0 0 0 0 504 504 0 504 0	0 0 0 52,348 52,348 0 52,348 0	0 0 0 10,208 10,208 0 10,208 0	0 0 0 0 672 672 0 672 0	0 0 0 0 100 100 0 100 0
	Other non credit-obligation assets IRB Total ²	_									10,208		

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarte

							IRB Ap	proach					
				As o	31/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, 96)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Vidue		Of which: defaulted	and provisions
nastudus, compensas per la compensa per la com	Land Control governments Composition - Offficial SHE Metal - Secure on and state process Build - Secure on and state process Build - Secure on and state process Build - Secure on an asset properly - Offficial SHE Build - Country of the state process Build - Country of the state process Build - Country of the state properly - Offficial SHE Build - Country official SHE Build - Offi							0 0 0 0 52,284 0 52,284 0	0 0 0 0 501 501 0 501 0 0	0 0 0 52,284 52,284 0 52,284 0	0 0 0 0 10,193 10,193 0 10,193 0 0	0 0 0 0 0 687 0 687 0 0	0 0 0 0 100 100 0 100 0 0

								IRB Ap	troach					
					As of	31/03/2024						f 30/06/2024		
			Original I	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		EUR, NJ		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
SWITZERLAND	Rotail - Qualifying Revelving Retail - Qualifying Revelving Retail - Other Retail Rotail - Other Retail Rotail - Other Re Rotail - Other Re County Other non credit-obligation assets								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 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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRS Total													

						IRB Ap	proach					
										f 30/06/2024		
	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Nomental Leading White, Signal alliand Leading White, Signal alliand Leading White, Signal Read Read Read Read Read Read Read Read							0 0 0 0 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 7 0 0 0 0 0 0	0 0 0 0 2 2 2 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Retail -		Other Retail - Of Which: non-SME	Other Retail - Of Which: non-SME	Other Resail - Of Which: non-SME	Other Retail - Of Which : non-SME	Other Retail of Which non-SME	Other Relati: Of Which, non-OME	Other Reset - CV Which - non-SME	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Other Resist - Cet Wallack - non-dreff 0 0 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 Ap	proach					
				As of	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Emposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
BELGIUM	Come for his and certain generowesis Companies. Control of Companies. Compa							0 0 0 40 40 0	0 0 0 0 2 2 0 2 0 0	0 0 0 0 40 40 0 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 4 4 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
I	IR8 Total												

Credit Risk - IRB Approach

do Vollesbonk N V

				As o	131/03/2024		ІКВАР	proach		Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments and provisions	Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
fastitution, compress facture from the factor facto	Land Control operations of White Specialised Landing Copposition, Of White, 1995 Martin - Secure of an ad-state property Partial - Secure of an ad-state property Of White, 1995 Martin - Secure of an ad-state property - Of White, 1995 Martin - Operation -							0 0 0 0 2 2 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 2 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 0 0 0 0 0 0 0 0 0

							IRB Ap	proach					
				As of	31/03/2024						f 30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions							0	0	0	0	0	0
	Corporates							0	0		0		0
	Corporates - Of Which: Specialised Lending							0	0	0	0	0	0
	Corporates - Of Which: SME Retail							0	0		0		0
	Retail - Secured on real estate property							0	0		0		0
Other Countries	Retail - Secured on real estate property - Of Which: SME							0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving							0	0	0	0		0
	Retail - Other Retail							0	0		0		0



General governments exposures by country of the counterparty

						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 a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives wit	h negative fair value			Risk weighted exposure
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
Austria	0 49 0 25 9 11 6	0 49 0 25 9 11 6 100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 49 0 0 0 0 0			000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
Belgium	100 153 24 0 43 154 27 511	1000 153 24 0 43 164 27 511	0 0 0 15		26	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
Bulgaria													
Сургиз													
Czech Republic													
Denmark	0 10 0 0	0 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 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0		
Estonia	10	30	0		10	0			U	0	· ·		U
	Country / Region Austria Belgium Bulgaria Cyprus Czech Republic	Country / Region Total gross carrying amount of non-derivative financial assets 44 Austria 22 11 80 80 80 80 Cypros Czech Republic Desnnak () Country / Region Total gross carrying amount of non-derivative financial assets 44 55 66 77 78 78 78 78 78 78 78 78	Total gross carrying amount of non-derivative financial assets (net of short positions)	Total gross carrying amount of non-derivative financial assets (net of short positions)	Country / Region Total gross carrying amount of non-derivative financial assets (not of short positions) Total gross carrying amount of non-derivative financial assets (not of short positions) Total gross carrying amount of non-derivative financial assets (not of short positions) of which: Financial assets held short vaiding of which: Financial assets held short vaiding profit or loss Austria 40 40 40 40 40 40 40 40 40 4	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets (set of short positions) Total carrying amount of non-derivative financial assets (set of short positions) of which: Financial assets held designated financial finan	Country / Region Total gross carrying amount of non-derivative financial assets by accounting particles Financial assets to describe financial assets by a countring particles Total gross carrying amount of non-derivative financial assets part of which financial assets part of which financial assets and particles financial assets and par	Country / Region Total gross cerying amount of non-desirative financial exists in particular	Country Plagram Total great carrying amount of two definitions of account accords from the following account of two definitions will posterior bits value Total great carrying amount of two definitions of accord accords from the following account of two definitions of accord accords for the following account of two definitions of according acc	Country Pagins The grow compregnanced managements and asserts of any office of the page of the growth of the page	Note descript Finglish Note descript Appeal and the state Ap	Part Part	Part Part



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ce sheet	
						isets by accounting portfolio		Derivatives with po	hi da	D . d	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)		Non-delivative inianicia, a.	sets by accounting portions		Delivatives with po-	save ian value	Delivaures mu	Thegainte ian value			Risk weighted exposure amount
				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[Finland	22 22 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 2.55 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 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] [10Y - 10YI	France	6 66 66 44 155 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 14 26 24 78 0 143	0 60 55 43 21 79 8 8 267		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0		21
10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany	(13) 99 17.4 48: 5.33 1.4	1 11	0		0 25 64 115 293 268 11 776	188 270		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Croatia													
[0 - 3M[Greece													
0 - 3M	Hungary													
00 aM	Ireland	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 5	0 0 24 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0		
Total Total Total	Italy	2	Z	0		5	24				U	0		



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	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-1Y1 11Y-2Y1 [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Uthuania													
10 - 3M 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10' - more	Luxembourg	0 0 7 7 19 22 6	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 3 7 19 27 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Maitra													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	0 888 64 67 99 90 13131 20	20	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 24 62 60 72 15	5 30 59 5	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 300 0 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	Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
				_			As of 31/12/2023			_				
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				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	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	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													
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Slovenia	11	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 3 3	0 0 0 0 0 10 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 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 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 100Y more	Spain	11 3 4 277	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	(0 15 0 33 19 271 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	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0		
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0 - 3M[United Kingdom													
[0-3M] [3M-1Y] [11-2Y] [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[13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 10Y - more Total	Norway													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
						isets by accounting portfolio		Derivatives with pos			n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)		non-delivative ilitaliciat at	sees by accounting portion		Denvauves with pos	nive tall value	Denvauves with	i negative ian value	Nominal	Provisions	Risk weighted exposure amount
				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			
[0 - 3M [Australia													
[0-3M] [3M-3Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 46 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	
100 3M1 13M - 1Y1 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Hong Kong		-							·				
[0-3M[[3M-4Y[[1Y-2Y[[2Y-3Y[[5Y-10Y[[10Y-more	Japan	66	7 667 0 0 0 0 0 0 0 0 0 0 0 0 0 7 667	0 0 0 0 0	(0 0 0 0 0	667 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	U.S.	66:	9 667	0		0	667		0	0	0	0	O	0
[0-3M[[3M-3Y[[1Y-2Y] [2Y-3Y] [3Y-5Y[[5Y-10Y] [10Y-more	China													
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	18-95 9: 4 6 6	4 184 7 97 0 0 0 0 0 0 0 0 0 2 2 281	0 0 0 0 0		0 0 0 0	184 97 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	
Total [0 - 3M[13M - 1Y 13Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Other advanced economies non EEA	400	281	0		0	281		0	0	0	0	d	56



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	nce sheet	
					Non-derivative financial as	ssets by accounting portfolio		D erivatives with posi	itivo fair valuo	Derivatives with	n negative fair value	Off-balance sh	neet exposures	
						secret decounting portions					The gutte full fulle			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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
Total Tota	Latin America and the Caribbean													
Total [0-3M[[3M-1Y] [17-2Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Total	Africa													
Total Tota	Others	0 0 39 13 42 66 79	0 0 39 13 42 68 79	0 0 0 0 0	0 0	0 0 39 13 42 68 79	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0		

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

							de Volksbank N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of non-								•			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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[Austria	20 65 34 6 11 6	20 20 50 50 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 34 0 10 6	20 50 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	100 208 19 12 22 23 150 25 27	0 100 8 258 0 0 19 3 23 2 152 5 25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 19 23 142 25 209	100 258 0 0 0 10 0 365	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark	() () ()	0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M[Estonia	A		v		10	·				v	Ü		0
Total	1													



General governments exposures by country of the counterparty

							de Volksbank 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	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 yalue 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	Finland	22	0 0 0 0 0 5 5 25 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 25 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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	7, 7, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6,	0 0 74 2 2 62 51 51 7 146 0 3 385	6		0 15 12 33 4 84 0	0 60 50 18 46 63 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		32
10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Germany	14: 4: 30: 30: 55: 1:	141 44 144 3 3 3 3 3 5 5 5 4 11	() () () () () () () () () ()		25 15 141 179 136 289 11	116	c c	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	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] [10Y-more Total	Ireland	2	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 9 11 20	0 0 24 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
[0-3M[3M-1Y 11Y-2Y 2Y-3Y [3Y-5Y [5Y-10Y Total	Italy													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	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 5Y - 10Y 10Y - more	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	22	0 3 0 26 0 36 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 3 0 26 0 36 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0 - 3 M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Netherlands	8: 12: 4: 7: 12: 3: 48:	82 4 129 40 70 124 33 482	0		0 0 86 23 37 70 28 245	82 4 42 17 3 54 4 236	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 375 0 0	0 0 0 0 0	38
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				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	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 22Y - 3Y 37Y - 5Y 5YY - 10Y 10Y - more	Stovakia													
10 10 10 10 10 10 10 10	Stovenia	31	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 20 0	0 0 0 0 0 10 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 100Y more	Spain	11 3 9 222	5 15 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	(15 0 0 33 70 227 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 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	
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0 - 3M[United Kingdom													
[0-3M] [3M-1Y] [11-2Y] [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[13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 10Y - more Total	Norway													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n 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	
[0-3M]	Australia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	0 0 0 45	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 45 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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-1V] [1Y-2V] [2Y-3V] [3Y-5V] [5Y-10V] [10Y-more	Hong Kong													
Total Tota	Japan	14 0 0 0 0	14 0 0 0 0	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
Total	U.S.		24	·				·		Ü		0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China													
Total [0 - 3M[[3 M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y[Switzerland	104 95 0 0	104 95 0 0 0	6 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	104 95 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
Total [0 - 3M] [3 M - 2Y [3 Y - 2Y [2 Y - 3Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Other advanced economies non EEA	199	196	0	0	0	199	0	0	0	0	0	,	0 40



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	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 compréhensive 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	Other Central and eastern Europe countries non EEA													
[0 - 3M] [3M - 1Y] [3Y - 2Y] [2Y - 3Y] [3Y - 5Y] 15Y - 10Y 10Y - more	Middle East													
Total Tota	Latin America and the Caribbean													
1013L	Africa													
1043 10 - 3M1 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Others	6 16 33 15 30 30 100 61 2354	0 16 31 18 30 1000 61 254	0 0 0 0 0		0 0 16 31 18 30 100 5 61	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0

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.

(?) 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 de Volksbank N.V.

									GC VOUNDE										
	As of 3d-90-2223 Giross carrying amount Nominial amount			As of 30/09/2023									As of 31/12/2023						
		uross carying amount Amminia amount Of which non-serforming*			Accumulated impairs credit risk and provisi	ent, accumulated negative cha	anges in fair value due to			Gross	carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative chi	inges 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-perforn	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures	
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			,		Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁸		
Cash balances at central banks and other demand deposits										5,864	0	0	0		0 0	0		0	
Debt securities (including at amortised cost and fair value)										6,709	۰	0	0		0 7	0			
Central banks										0	0	0	0		0 0	0		0 0	
General governments										4,229	0	0	0		0 3	0		0 0	
Credit institutions										1,686	0	0	0		0 3	0		0 0	
Other financial corporations										332	0	0	0		0 1	0		0 0	
Non-financial corporations										461		0	0		0 1	0		0 0	
Loans and advances(including at amortised cost and fair value)										57,007	162	558	558	56	52 97	89	8	7 454	
Central banks										512	0	0	0		0 0	0		0 0	
General governments										402	0	0	0		0 0	0		0 0	
Credit institutions										4,163	0	0	0		0 4	0		0 0	
Other financial corporations										261		0	0		0 0	0		0 0	
Non-financial corporations										1,747	2	58	58		58 10	36	3	6 12	
of which: small and medium-sized enterprises										573	2	20	20	5	20 7	5		5 12	
of which: Loans collateralised by commercial immovable property										563	2	14	14	1	14 7	3		3 12	
Households										49,922	160	500	500	45	94 83	53	5	1 443	
of which: Loans collateralised by residential immovable property										49,290	156	481	481	45	76 76	43	4	2 436	
of which: Credit for consumption										59	2	8	8		8 0	7		7 0	
DEBT INSTRUMENTS other than HFT										69,579	162	558	558	56	52 104	89	8	7 454	
OFF-BALANCE SHEET EXPOSURES										2,862		14	14	1	14 7	5	1	5 9	

²⁾ For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

Institutions apport has the cumulativa amount of expected evidal tosses since in interace expension for infancial information acquires to impairment and opposition in the cumulativa amount of expected evidal tosses since in interace expension for infancial information acquires to evidal residence in the cumulativa amount of expected evidal tosses since initial recognition for funcial information in repairment, the accountaints of expension for the cumulativa amount of expected evidal tosses since initial recognition for funcial information in repairment, the accountaints of expension for the cumulativa amount of expension evidal residence in the cumulativa amount of expension evidance in the evidance in the cumulativa amount of expension evidance in the cumulativa amount of expension evidance in the evidance in the cumulativa amount of expension evidance in the cumulativa amount of evidance in the evidance in the cumulativa amount of evidance in the evidance in the cum

The contraction control from a control form and a committed implication of the control form and a committed in position as a great control form as a g

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 de Volksbank N.V.

									GC VOICE									
	Gross carrying amount! Nominial amount		As of 31/03/2024									As of 30/06/2024						
		Gros	carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative ch	nanges in fair value due to			Gros	ss carrying amount/ Nominal as	nount		Accumulated impairs credit risk and provisi	nent, accumulated negative chan	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-performis	ng exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		, , , ,		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			,		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁵	
Cash balances at central banks and other demand deposits										3,607			0			0		
Debt securities (including at amortised cost and fair value)										6,154			0		6	0		
Central banks											0	0	0		0	0		0
General governments										3,561	. 0	0	0		2	0		0
Credit institutions										1,718	0	0	0		2	0		0
Other financial corporations										407		0	0		1	0		0
Non-financial corporations										468	0	0	0		1	0		0
Loans and advances(including at amortised cost and fair value)										61,632	126	578	578	57	3 73	91	9	479
Central banks										502	. 0	0	0		0	0		0
General governments										563	0	0	0		0	0		0
Credit institutions										7,168	. 0	0	0		3	0		0
Other financial corporations										319	0	0	0			0		0
Non-financial corporations										1,781	2	54	54	5	4 9	36	3	11
of which: small and medium-sized enterprises										630	2	16	16	1	6	4		11
of which: Loans collateralised by commercial immovable property										619	1	14	14	1	4 6	3		11
Households										51,300	124	524	524	51	59	54	5	468
of which: Loans collateralised by residential immovable property										50,597	121	502	502	49	7 54	43	4	458
of which: Credit for consumption										84	1	4	4		4 0	1		3
DEST INSTRUMENTS other than HFT										71,393	126	578	578	57	78	91	9	479
OFF-BALANCE SHEET EXPOSURES										2,857		12	12	1	2 4	3		9

(Fig. Fig. beatward and a conclusion of pages and a conclusion in page



Forborne exposures

de Volksbank N.V.

			As of 30.	/09/2023					As of 31	12/2023		
	Gross carryin exposures wit measures	g amount of th forbearance		r exposures with	Collateral and financia	al guarantees received rbearance measures	Gross carryin _i exposures wit measures	g amount of th forbearance		r exposures with		al guarantees received orbearance measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)							0	0	0	0	0	0
Central banks							0	0		0	0	-
General governments							0	0	0	0	0	
Credit institutions							0	0		0	0	
Other financial corporations							0	0		0	0	
Non-financial corporations							0	0		0	0	
							4 400	200	79	66	4 007	040
Loans and advances (including at amortised cost and fair value)							1,120	322	/9	66	1,027	246
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							64	50	34	33	21	9
of which: small and medium-sized enterprises							26	12	3	2	21	
Households							1,056	272	45	32	1,006	237
DEBT INSTRUMENTS other than HFT							1,120	322	79	66	1,027	
Loan commitments given							6	3	1	1	4	2
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

(P) 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.

(I) 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 loads and advances loads and balances at the lates of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

de Volksbank N.V.

İ			As of 31	03/2024					As of 30	/06/2024		
	Gross carryin exposures wi measures	g amount of th forbearance			Collateral and financia	al guarantees received orbearance measures	Gross carryin; exposures wit measures	g amount of th forbearance				
		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
(mln EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)							0	0	0	0	0	0
Central banks							0	0	0	0	0	
General governments							0	0	0	0	0	
Credit institutions							0	0	0	0	0	
Other financial corporations							0	0	0	0	0	
Non-financial corporations							0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)							1,102	307	79	66	1,006	234
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							69	50	37	35	17	8
of which: small and medium-sized enterprises							21	12	4	3	17	
Households							1,033	257	42	31	989	225
DEBT INSTRUMENTS other than HFT							1,102	307	79	66	1,006	
Loan commitments given							5	2	1	1	2	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³							0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³							0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting. However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions') is disclosed consistently with the FINREP 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 de Volksbank N.V.

			As of :	30/09/2023					As of	31/12/2023					As of 3	1/03/2024					As of 3	0/06/2024		
	Gross carry	ingamount				Accumulated	Gross can	ying amount				Accumulated	Gross carry	ringamount				Accumulated	Gross carry	ingamount				Accumulated
		Of which: non- performing	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performing	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing
(mln EUR)			defaulted			exposures ¹			defaulted			exposures ¹			defaulted			exposures ¹			defaulted			exposures ¹
A Agriculture, forestry and fishing							1	0	0	1	0	0							1	0	0	1	0	0
B Mining and quarrying							0	0	0	0	0	0							0	0	0	0	0	0
C Manufacturing							26	5	5	26	2	0							45	1	1	45	0	0
D Electricity, gas, steam and air conditioning supply							785	38	38	785	32	0							781	38	38	781	33	0
E Water supply							0	0	0	0	0	0							0	0	0	0	0	0
F Construction							42	1	1	42	1	0							24	1	1	24	1	0
G Wholesale and retail trade							36	1	1	36	1	0							34	1	1	34	0	0
H Transport and storage							3	0	0	3	0	0							4	0	0	4	0	0
I Accommodation and food service activities							4	1	1	4	0	0							3	0	0	3	0	0
J Information and communication							3	0	0	3	0	0							4	0	0	4	0	0
K Financial and insurance activities							341	4	4	341	5	0							348	5	5	348	5	0
L Real estate activities							261	4	4	261	3	0							260	4	4	260	2	0
M Professional, scientific and technical activities							123	3	3	123	2	0							146	3	3	146	2	0
N Administrative and support service activities							11	0	0	11	0	0							10	0	0	10	1	0
O Public administration and defence, compulsory																								
social security							0		0	0	0								U	0	0		U	0
P Education							1	0	0	1	0	0							1	0	0	1	0	0
Q Human health services and social work							94			94									88			89		
activities							94		0		0								od	0			0	0
R Arts, entertainment and recreation							15	0	0	15	0	0							28	0	0	28	0	0
S Other services							2	1	1	2	0	0							2	1	1	2	0	0
Loans and advances							1,747	58	58	1,747	46	0							1,781	54	54	1,781	45	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.