

## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	de Volksbank N.V.
<b>LEI Code</b>	724500A1FNICHSDF2I11
<b>Country Code</b>	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.

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Key Metrics

de Volksbank N.V.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
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	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		4,116		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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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,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))	-
<b>Leverage ratios</b>						
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

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### Leverage ratio

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		(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition		3,616		3,744	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		70,375		71,933	C 47.00 (r0300,c0010)	
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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Overview of Risk exposure amounts

de Volksbank N.V.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>		14,298		15,366	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach		4,220		5,158	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach		0		0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach		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, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>		211		167	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA		60		50	C 02.00 (r0640, c0010)
Settlement risk		0		0	C 02.00 (r0490, 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	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book		0		0	C 02.00 (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 (r0690, c0010)
Total		16,470		17,485	

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

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

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P&L  
de Volksbank N.V.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income		2,030		1,096
Of which debt securities income		73		50
Of which loans and advances income		1,440		804
Interest 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
Net Fee and commission income		64		36
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net		-56		-4
Gains or (-) losses on financial assets and liabilities held for trading, net		77		58
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		-1		2
Gains or (-) losses from hedge accounting, net		17		3
Exchange differences [gain or (-) loss], net		10		2
Net other operating income /(expenses)		0		0
<b>TOTAL OPERATING INCOME, NET</b>		<b>1,407</b>		<b>661</b>
(Administrative expenses)		728		351
(Cash contributions to resolution funds and deposit guarantee schemes)		42		8
(Depreciation)		22		11
Modification 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 <sup>1</sup>		7		0
Of which restructuring <sup>1</sup>		-4		0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>		0		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		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 subsidiaries, joint ventures and associates and on non-financial assets)		3		2
(of which Goodwill)		1		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		0		0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0		0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>		<b>591</b>		<b>320</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>		<b>431</b>		<b>231</b>
Profit or (-) loss after tax from discontinued operations		0		0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>		<b>431</b>		<b>231</b>
Of which attributable to owners of the parent		431		231

<sup>1</sup> Information available only as of end of the year

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

de Volksbank N.V.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading		706		286	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>		0		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		0		0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		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 <sup>1</sup>		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(l)
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 <sup>1</sup>		0		0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>		<b>66,969</b>		<b>68,384</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>		<b>4,091</b>		<b>4,136</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>		<b>71,060</b>		<b>72,520</b>	IAS 1.IG6

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

de Volksbank N.V.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives			1,121		793	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities		0		0	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits		1,551		0	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated Debt securities issued			500		505	Annex V.Part 1.37
Other financial liabilities			41		35	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>			<b>66,453</b>		<b>67,968</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
de Volksbank N.V.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023									
Traded Debt Instruments		193											0	0	0	0							
Of which: General risk		189											0	0	0	0							
Of which: Specific risk		4											0	0	0	0							
Equities		0											0	0	0	0							
Of which: General risk		0											0	0	0	0							
Of which: Specific risk		0											0	0	0	0							
Foreign exchange risk		0											0	0	0	0							
Commodities risk		0											0	0	0	0							
<b>Total</b>		<b>193</b>											<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024											As of 30/06/2024									
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		0											0	0	0	0							
Foreign exchange risk		0											0	0	0	0							
Commodities risk		0											0	0	0	0							
<b>Total</b>		<b>188</b>											<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWIA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks				8,051	8,051	0		
	Regional governments or local authorities				864	864	71		
	Public sector entities				1,349	1,371	39		
	Multinational Development Banks				457	457	0		
	International Organisations				241	241	0		
	Institutions				4,082	4,028	1,288		
	Corporates				2,543	2,198	1,798		
	of which: SME				0	0	0		
	Retail				558	107	79		
	Secured by mortgages on immovable property				135	96	32		
	of which: SME				2,208	1,192	884		
	Exposures in default				1,198	1,170	892		
	Exposures associated with particular high risk				35	40	25		
	Covered bonds				0	0	0	23	
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				18	13	13			
Other exposures				207	207	211			
Standardised Total <sup>4</sup>				23,224	23,224	4,423	81		

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

<sup>2</sup> Exposure Value does not include the securitisation portion unless in the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. These have been selected under the following rule: Clusters of counterparties covering up to 5% of total original exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NETHERLANDS	Central governments or central banks				6,712	7,013	0		
	Regional governments or local authorities				89	89	0		
	Public sector entities				335	154	31		
	Multinational Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				531	474	150		
	Corporates				1,212	884	700		
	of which: SME				4	15	2		
	Retail				148	108	78		
	Secured by mortgages on immovable property				138	98	32		
	of which: SME				1,589	1,171	885		
	Exposures in default				1,107	1,108	611		
	Exposures associated with particular high risk				87	37	49		
	Covered bonds				258	258	28		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				1	1	1			
Equity				0	0	0			
Other exposures				143	143	114			
Standardised Total <sup>4</sup>				143	143	114	72		

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SWITZERLAND	Central governments or central banks				0	0	0		
	Regional governments or local authorities				281	281	54		
	Public sector entities				0	0	0		
	Multinational Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				1,798	1,798	385		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0		
	Exposures associated with particular high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>4</sup>				0	0	0	1		

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks				601	601	0		
	Regional governments or local authorities				62	62	0		
	Public sector entities				172	172	30		
	Multinational Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				631	630	189		
	Corporates				138	134	90		
	of which: SME				0	0	0		
	Retail				2	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0		
	Exposures associated with particular high risk				0	0	0		
	Covered bonds				103	103	19		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>4</sup>				0	0	0	0		

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
BELGIUM	Central governments or central banks				221	220	0		
	Regional governments or local authorities				274	274	0		
	Public sector entities				0	0	0		
	Multinational Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				248	238	238		
	of which: SME				0	0	0		
	Retail				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				1	1	1		
	Exposures in default				0	0	0		
	Exposures associated with particular high risk				0	0	0		
	Covered bonds				21	21	2		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>4</sup>				0	0	0	0		

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE									
Central governments or central banks		26	26	0					
Regional governments or local authorities		63	63	17					
Public sector entities		248	248	0					
Multilateral Development Banks		0	0	0					
International Organisations		0	0	0					
Institutions		107	92	40					
Corporates		225	236	128					
of which: SME		0	0	0					
Retail		0	0	0					
of which: SME		0	0	0					
Secured by mortgages on immovable property		0	0	0					
of which: SME		0	0	0					
Exposures in default		0	0	0					
Items associated with particular high risk		0	0	0					
Covered bonds		104	104	10					
Claims on institutions and corporates with a ST credit assessment		0	0	0					
Collective investments undertakings (CIU)		0	0	0					
Equity		0	0	0					
Other exposures		0	0	0					
Structuralised Total <sup>2</sup>									

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

<sup>2</sup> Total value adjustments and provisions per country or counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other Countries									
Central governments or central banks		0	0	0					
Regional governments or local authorities		0	0	0					
Public sector entities		0	0	0					
Multilateral Development Banks		452	452	0					
International Organisations		241	241	0					
Institutions		0	0	0					
Corporates		0	0	0					
of which: SME		0	0	0					
Retail		0	0	0					
of which: SME		0	0	0					
Secured by mortgages on immovable property		0	0	0					
of which: SME		0	0	0					
Exposures in default		0	0	0					
Items associated with particular high risk		0	0	0					
Covered bonds		0	0	0					
Claims on institutions and corporates with a ST credit assessment		0	0	0					
Collective investments undertakings (CIU)		0	0	0					
Equity		0	0	0					
Other exposures		0	0	0					
Structuralised Total <sup>2</sup>									

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

<sup>2</sup> Total value adjustments and provisions per country or counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	(HUID) (%)								
	Central governments or central banks					5,913	6,242	0	
	Regional governments or local authorities					969	1,017	0	
	Public sector entities					1,929	1,229	44	
	Multilateral Development Banks					303	303	0	
	International Organisations					254	254	0	
	Institutions					7,612	7,761	2,014	
	Corporates					2,436	2,088	1,760	
	of which: SME					3	3	2	
	Retail					979	354	209	
	Secured by mortgages on immovable property					366	64	37	
	of which: SME					1,282	1,224	744	
	of which: SME					1,281	1,229	743	
	Exposures in default					62	34	36	50
	Items associated with particular high risk					0	0	0	
Covered bonds					0	0	0		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					17	13	13		
Equity					38	38	35		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					23,400	23,400	5,320	80	

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

(2) Standardised Total does not include the securitisation portfolio until the results prior to the 2024 exercise.

(3) Only the most relevant countries are disclosed. These have been selected on the following scale: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
NETHERLANDS	(HUID) (%)								
	Central governments or central banks					4,622	4,775	0	
	Regional governments or local authorities					359	359	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					533	489	379	
	Corporates					1,100	821	821	
	of which: SME					3	3	2	
	Retail					372	295	208	
	Secured by mortgages on immovable property					166	64	37	
	of which: SME					1,382	1,201	742	
	of which: SME					1,381	1,201	742	
	Exposures in default					82	32	34	40
	Items associated with particular high risk					0	0	0	
Covered bonds					274	274	27		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					34	34	33		
Standardised Total <sup>2</sup>					9,041	9,041	1,513	69	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SWITZERLAND	(HUID) (%)								
	Central governments or central banks					0	0	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					4,223	4,024	4,024	
	Corporates					0	0	0	
	of which: SME					0	0	0	
	Retail					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particular high risk					0	0	0	
Covered bonds					0	0	0		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					0	0	0	2	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY	(HUID) (%)								
	Central governments or central banks					315	315	0	
	Regional governments or local authorities					112	177	0	
	Public sector entities					876	823	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					0	0	0	
	Corporates					453	453	168	
	of which: SME					111	107	90	
	Retail					0	0	0	
	Secured by mortgages on immovable property					2	2	1	
	of which: SME					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particular high risk					0	0	0	
Covered bonds					109	109	11		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					0	0	0	2	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
BELGIUM	(HUID) (%)								
	Central governments or central banks					391	391	0	
	Regional governments or local authorities					368	368	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					0	0	0	
	Corporates					7	224	224	
	of which: SME					0	0	0	
	Retail					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	of which: SME					1	1	1	
	Exposures in default					3	2	2	1
	Items associated with particular high risk					0	0	0	
Covered bonds					45	45	4		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>2</sup>					0	0	0	2	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, M)									
FRANCE	Capital instruments or central banks					75	90	0	
	Regional governments or local authorities					84	84	17	
	Public sector entities					225	225	5	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					84	69	28	
	Corporates					208	204	228	
	of which SME					0	0	0	
	Retail					0	0	0	
	of which SME					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	0
	Covered bonds					170	170	17	
Collective investments and corporates with a ST credit assessment					0	0	0		
Collective investments underwritten (CUI)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>(2)</sup>									1

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, M)									
Other Countries	Capital instruments or central banks					0	0	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					383	383	0	
	International Organisations					254	254	0	
	Institutions					0	0	0	
	Corporates					0	0	0	
	of which SME					0	0	0	
	Retail					0	0	0	
	of which SME					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	0
	Covered bonds					0	0	0	
Collective investments and corporates with a ST credit assessment					0	0	0		
Collective investments underwritten (CUI)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total <sup>(2)</sup>									1

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

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

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated			
Consolidated data	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of which: Specialised Lending										
	Corporates - Of which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of which: SME										
	Retail - Secured on real estate property - Of which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of which: SME										
Retail - Other Retail - Of which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total <sup>3</sup>											

<sup>1</sup> Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> IRB Total does not include the Securitisation position unless in the results prior to the 2019 exercise.  
<sup>3</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated			
NETHERLANDS	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of which: Specialised Lending										
	Corporates - Of which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of which: SME										
	Retail - Secured on real estate property - Of which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of which: SME										
Retail - Other Retail - Of which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total <sup>3</sup>											

<sup>1</sup> Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated			
SWITZERLAND	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of which: Specialised Lending										
	Corporates - Of which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of which: SME										
	Retail - Secured on real estate property - Of which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of which: SME										
Retail - Other Retail - Of which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total <sup>3</sup>											

<sup>1</sup> Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated			
GERMANY	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of which: Specialised Lending										
	Corporates - Of which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of which: SME										
	Retail - Secured on real estate property - Of which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of which: SME										
Retail - Other Retail - Of which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total <sup>3</sup>											

<sup>1</sup> Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated			
BELGIUM	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of which: Specialised Lending										
	Corporates - Of which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of which: SME										
	Retail - Secured on real estate property - Of which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of which: SME										
Retail - Other Retail - Of which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total <sup>3</sup>											

<sup>1</sup> Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

de Volksbank N.V.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure <sup>1)</sup>	Exposure Value <sup>2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1)</sup>	Exposure Value <sup>2)</sup>	Risk exposure amount	Value adjustments and provisions		
	Of which: reclassified		Of which: reclassified			Of which: reclassified		Of which: reclassified			
FRANCE	Central banks and central governments					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					0	0	0	0	0	0
	Corporate - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporate - Of Which: SME					0	0	0	0	0	0
	Retail					2	0	2	1	0	0
	Retail - Secured on real estate property					2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					2	0	2	1	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
Equity					0	0	0	0	0	0	
Other non-credit-obligation assets					0	0	0	0	0	0	
IRB Total					2	0	2	1	0	0	

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

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure <sup>1)</sup>	Exposure Value <sup>2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1)</sup>	Exposure Value <sup>2)</sup>	Risk exposure amount	Value adjustments and provisions		
	Of which: reclassified		Of which: reclassified			Of which: reclassified		Of which: reclassified			
Other Countries	Central banks and central governments					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					0	0	0	0	0	0
	Corporate - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporate - Of Which: SME					0	0	0	0	0	0
	Retail					0	0	0	0	0	0
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
Equity					0	0	0	0	0	0	
Other non-credit-obligation assets					0	0	0	0	0	0	
IRB Total					0	0	0	0	0	0	

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



		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		(in EUR, %)	Of which defaulted		Of which defaulted	Of which defaulted		Of which defaulted		Of which defaulted	
Consolidated data	Central banks and central governments										
	Institutions										
	Corporates										
	Corporate - Of Which: Specialised Lending										
	Corporate - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
Retail - Other Retail											
Retail - Other Retail - Of Which: SME											
Retail - Other Retail - Of Which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total <sup>3</sup>											

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2023 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country exposure covering up to 2% of total original exposure in Top 20 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		(in EUR, %)	Of which defaulted		Of which defaulted	Of which defaulted		Of which defaulted		Of which defaulted	
NETHERLANDS	Central banks and central governments										
	Institutions										
	Corporates										
	Corporate - Of Which: Specialised Lending										
	Corporate - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
Retail - Other Retail											
Retail - Other Retail - Of Which: SME											
Retail - Other Retail - Of Which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		(in EUR, %)	Of which defaulted		Of which defaulted	Of which defaulted		Of which defaulted		Of which defaulted	
SWITZERLAND	Central banks and central governments										
	Institutions										
	Corporates										
	Corporate - Of Which: Specialised Lending										
	Corporate - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
Retail - Other Retail											
Retail - Other Retail - Of Which: SME											
Retail - Other Retail - Of Which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		(in EUR, %)	Of which defaulted		Of which defaulted	Of which defaulted		Of which defaulted		Of which defaulted	
GERMANY	Central banks and central governments										
	Institutions										
	Corporates										
	Corporate - Of Which: Specialised Lending										
	Corporate - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
Retail - Other Retail											
Retail - Other Retail - Of Which: SME											
Retail - Other Retail - Of Which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		(in EUR, %)	Of which defaulted		Of which defaulted	Of which defaulted		Of which defaulted		Of which defaulted	
BELGIUM	Central banks and central governments										
	Institutions										
	Corporates										
	Corporate - Of Which: Specialised Lending										
	Corporate - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
Retail - Other Retail											
Retail - Other Retail - Of Which: SME											
Retail - Other Retail - Of Which: non-SME											
Equity											
Other non-credit-obligation assets											
IRB Total											

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

de Volksbank N.V.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: distressed		Of which: distressed		Of which: distressed		Of which: distressed			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0		
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	2	0	2	1	2	0	2	1		
	Retail - Secured on real estate property	2	0	2	1	2	0	2	1		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	2	0	2	1		
	Retail - Qualifying Reserving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: distressed		Of which: distressed		Of which: distressed		Of which: distressed			
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0		
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0		
	Retail - Qualifying Reserving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total											

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











2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

de Volksbank N.V.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		30	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		42	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		68	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		79	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		241	241	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 eGAAP













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

de Volksbank N.V.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		33	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		18	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		30	30	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
		61	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		254	254	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 e4.

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
de Volksbank N.V.

	As of 30/09/2023								As of 31/12/2023									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>				Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>			
		Of which: defaulted	Of which Stage 3 <sup>4</sup>			Of which: defaulted	Of which Stage 3 <sup>4</sup>				Of which: defaulted	Of which Stage 3 <sup>4</sup>						
mil. EUR																		
Cash balances at central banks and other demand deposits									5,884	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)									6,799	0	0	0	0	7	0	0	0	0
Central banks									0	0	0	0	0	0	0	0	0	0
General governments									4,229	0	0	0	0	3	0	0	0	0
Credit institutions									1,688	0	0	0	0	3	0	0	0	0
Other financial corporations									332	0	0	0	0	1	0	0	0	0
Non-financial corporations									461	0	0	0	0	1	0	0	0	0
Loans and advances (including at amortised cost and fair value)									67,007	142	558	558	562	87	89	87	454	
Central banks									512	0	0	0	0	0	0	0	0	0
General governments									462	0	0	0	0	0	0	0	0	0
Credit institutions									4,163	0	0	0	0	4	0	0	0	0
Other financial corporations									261	0	0	0	0	0	0	0	0	0
Non-financial corporations									1,747	2	58	58	59	10	38	38	12	
of which: small and medium-sized enterprises									573	2	20	20	20	7	5	5	12	
of which: Loans collateralized by commercial immovable property									563	2	14	14	14	7	3	3	12	
Households									49,822	180	500	500	484	83	50	51	441	
of which: Loans collateralized by residential immovable property									49,296	159	481	481	476	78	43	42	438	
of which: Credit for consumption									59	2	8	8	8	0	7	7	0	
DEBT INSTRUMENTS other than HFT									69,579	142	558	558	562	104	89	87	454	
OFF-BALANCE SHEET EXPOSURES									2,862		14	14	14	7	5	4	4	

<sup>1</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily FREDP / FREDP), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
de Volksbank N.V.

	As of 31/03/2024								As of 30/06/2024									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collateral and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			
		Of which: defaulted	Of which Stage <sup>(4)</sup>			Of which Stage <sup>(4)</sup>	Of which: defaulted	Of which Stage <sup>(4)</sup>			Of which Stage <sup>(4)</sup>							
(in € bn)																		
Cash balances at central banks and other demand deposits									3,807	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)									6,154	0	0	0	0	0	0	0	0	
Central banks									0	0	0	0	0	0	0	0	0	
General governments									3,581	0	0	0	0	2	0	0	0	
Credit institutions									1,716	0	0	0	0	-1	0	0	0	
Other financial corporations									407	0	0	0	0	1	0	0	0	
Non-financial corporations									469	0	0	0	0	1	0	0	0	
Loans and advances (including at amortised cost and fair value)									61,832	128	578	578	578	73	81	90	479	
Central banks									502	0	0	0	0	0	0	0	0	
General governments									562	0	0	0	0	0	0	0	0	
Credit institutions									7,168	0	0	0	0	3	0	0	0	
Other financial corporations									319	0	0	0	0	0	0	0	0	
Non-financial corporations									1,781	2	54	54	54	9	36	36	11	
of which: small and medium-sized enterprises									630	2	16	16	16	4	4	4	11	
of which: Loans collateralised by commercial immovable property									630	1	14	14	14	4	3	3	11	
Households									51,300	124	524	524	518	50	54	54	468	
of which: Loans collateralised by residential immovable property									50,597	121	502	502	497	54	43	43	459	
of which: Credit for consumption									84	1	4	4	4	0	1	1	3	
DEBT INSTRUMENTS other than HFT									71,393	128	578	578	578	78	81	90	479	
OFF-BALANCE SHEET EXPOSURES									2,482		12	12	12	4	1	1	8	

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 19.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/1651 - 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) 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.



2024 EU-wide Transparency Exercise

Forborne exposures

de Volksbank N.V.

	As of 30/09/2023				As of 31/12/2023			
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>	
		Of which non-performing exposures with forbearance measures	Of which 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 non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)								
Cash balances at central banks and other demand deposits					0	0	0	0
Debt securities (including at amortised cost and fair value)					0	0	0	0
Central banks					0	0	0	0
General governments					0	0	0	0
Credit institutions					0	0	0	0
Other financial corporations					0	0	0	0
Non-financial corporations					0	0	0	0
Loans and advances (including at amortised cost and fair value)					1,120	322	79	66
Central banks					0	0	0	0
General governments					0	0	0	0
Credit institutions					0	0	0	0
Other financial corporations					0	0	0	0
Non-financial corporations					64	50	34	33
of which: small and medium-sized enterprises					26	12	3	2
Households					1,056	272	45	32
DEBT INSTRUMENTS other than HFT					1,120	322	79	66
Loan commitments given					6	3	1	1
QUALITY OF FORBEARANCE <sup>2</sup>								
Loans and advances that have been forborne more than twice <sup>3</sup>					0			
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>					0			

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

de Volksbank N.V.

	As of 31/03/2024				As of 30/06/2024							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)							0	0	0	0	0	0
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							0	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	8
Households							1,033	257	42	31	989	225
DEBT INSTRUMENTS other than HFT							1,102	307	79	66	1,006	234
Loan commitments given							5	2	1	1	2	1
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>							0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>							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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 de Volksbank N.V.

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024				
	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>		Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>		Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>		Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	
	Of which: non-performing	Of which: loans and advances subject to impairment				Of which: non-performing	Of which: loans and advances subject to impairment				Of which: non-performing	Of which: loans and advances subject to impairment				Of which: non-performing	Of which: loans and advances subject to impairment			
	of which: defaulted				of which: defaulted					of which: defaulted					of which: defaulted					
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					46	1	1	46	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					148	5	5	148	5	0
L Real estate activities					201	4	4	201	3	0					200	4	4	200	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	0	0					0	0	0	0	0	0
P Education					1	0	0	1	0	0					1	0	0	1	0	0
Q Human health services and social work activities					94	0	0	94	0	0					89	0	0	89	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	64	64	1,781	45	0

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F 08.01), 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.