



## 2019 EU-wide Transparency Exercise

<b>Bank Name</b>	Nederlandse Waterschapsbank N.V.
<b>LEI Code</b>	JLP5FSPH9WPSHY3NIM24
<b>Country Code</b>	NL

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

## 2019 EU-wide Transparency Exercise

### Key Metrics

Nederlandse Waterschapsbank N.V.

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period		1,618		1,695	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		1,618		1,695	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period		1,938		2,016	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition		1,938		2,016	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period		1,938		2,016	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		1,938		2,016	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>						
Total risk-weighted assets		2,627		2,931	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		2,627		2,931	C 02.00 (r010,c010) - C 05.01 (r440,c040)	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		61.58%		57.84%	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		61.58%		57.84%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition		73.79%		68.78%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		73.79%		68.78%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition		73.79%		68.78%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		73.79%		68.78%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratio</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		78,257		79,702	C 47.00 (r300,c010)	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		2.48%		2.53%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

Nederlandse Waterschapsbank N.V.

(mln EUR, %)

		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		1,938		2,016	C 47.00 (r320,c010)	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		1,938		2,016	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		78,257		79,702	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		78,257		79,702	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		2.5%		2.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		2.5%		2.5%	C 47.00 (r330,c010)	

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Capital

Nederlandse Waterschapsbank N.V.

		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
		(min EUR, %)						
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>						
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>				<b>2,016</b>		
	A.1.1		7		7	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2		1,617		1,698	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3		1		0	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4		1		1	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR	
	A.1.5		0		0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6		0		0	C 01.00 (230,010)	Article 84 of CRR	
	A.1.7		-1		-1	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8		-3		-4	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR	
	A.1.9		0		0	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR	
	A.1.10		0		0	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR	
	A.1.11		0		0	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.12		0		0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13		0		0	C 01.00 (440,010)	Article 36(1) point (j) of CRR	
	A.1.14		0		0	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 37(2) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.	
	A.1.14.1		0		0	C 01.00 (460,010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.15		0		0	C 01.00 (480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.16		0		0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
	A.1.17		0		0	C 01.00 (500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
	A.1.18		0		0	C 01.00 (510,010)	Article 48 of CRR	
	A.1.19		0		0	C 01.00 (524,010)	Article 3 CRR	
	A.1.20		-4		-5	C 01.00 (529,010)	-	
	A.1.21		0		0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-	
	A.1.21.1		0		0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR	
	A.1.21.2		0		0	C 01.00 (240,010)	Articles 479 and 480 of CRR	
	A.1.21.3		0		0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>		<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>				<b>321</b>		
A.2.1		321			321	C 01.00 (540,010) + C 01.00 (670,010)		
A.2.2		0		0	0	C 01.00 (720,010)		
A.2.3		0		0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4		0		0	0	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
<b>A.3</b>		<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>				<b>2,016</b>		
<b>A.4</b>		<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>				<b>0</b>		
A.4.1		0		0	0	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2		0		0	0	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3		0		0	0	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
<b>B</b>		<b>TOTAL RISK EXPOSURE AMOUNT</b>				<b>2,931</b>		
B.1		0	2,627		2,931	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR	
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>				<b>61.58%</b>	<b>CA3 (1)</b>	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>				<b>73.79%</b>	<b>CA3 (3)</b>	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>				<b>73.79%</b>	<b>CA3 (5)</b>	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>				<b>1,618</b>		
CET1 RATIO (%) Fully loaded <sup>1</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>				<b>61.58%</b>	<b>[D.1]/[B-B.1]</b>	-
Memo items	F	0	0	0	0	C 05.01 (440,010)		
	F	0	0	0	0	C 05.01 (440,020)		
	F	0	0	0	0	C 05.01 (440,030)		
	F	0	0	0	0	C 05.01 (440,040)		

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



## 2019 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Nederlandse Waterschapsbank N.V.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)		1,048		1,479	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach		1,048		1,479	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach		0		0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach		0		0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB		0		0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)		349		333	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA		713		656	C 02.00 (R640, c010)
Settlement risk		0		0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)		153		90	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)		0		0	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach		0		0	C 02.00 (R530, c010)
Of which IMA		0		0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book		0		0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book		0		0	C 02.00 (R680, c010)
Operational risk		364		373	C 02.00 (R590, c010)
Of which basic indicator approach		0		0	C 02.00 (R600, c010)
Of which standardised approach		364		373	C 02.00 (R610, c010)
Of which advanced measurement approach		0		0	C 02.00 (R620, c010)
Other risk exposure amounts		0		0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total		2,627		2,931	



## 2019 EU-wide Transparency Exercise

### Market Risk

Nederlandse Waterschapsbank N.V.

(min EUR)	SA		IM										IM																							
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT												
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE															
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018																							
Traded Debt Instruments		0											0	0											0	0										
Of which: General risk		0											0	0											0	0										
Of which: Specific risk		0											0	0											0	0										
Equities		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>0</b>											<b>0</b>	<b>0</b>										<b>0</b>	<b>0</b>											
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019																							
Traded Debt Instruments		0											0	0										0	0											
Of which: General risk		0											0	0										0	0											
Of which: Specific risk		0											0	0										0	0											
Equities		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>0</b>											<b>0</b>	<b>0</b>										<b>0</b>	<b>0</b>											

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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Nederlandse Waterschapsbank N.V.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks				10,898	56,444	0		
	Regional governments or local authorities				17,996	17,939	0		
	Public sector entities				46,822	9	2		
	Multilateral Development Banks				0	0	0		
	International Organisations				104	104	0		
	Institutions				7,599	2,232	403		
	Corporates				1,452	923	923		
	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				551	551	55		
	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				14	14	14			
Standardised Total <sup>2</sup>				85,435	78,216	1,397	0		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NETHERLANDS	Central governments or central banks				10,296	55,719	0		
	Regional governments or local authorities				17,996	17,939	0		
	Public sector entities				46,700	9	2		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				3,965	197	44		
	Corporates				1,452	923	923		
	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				551	551	55		
	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				14	14	14			
Standardised Total <sup>2</sup>				14	14	14	0		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks				401	401	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				773	137	62		
	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		
	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	0		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	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				1,241	1,497	184		
	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		
	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	0		

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Nederlandse Waterschapsbank N.V.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 4	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					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	
	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	0	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 5	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					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	
	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	0	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 6	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					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	
	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	0	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 7	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					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	
	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	0	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Nederlandse Waterschapsbank N.V.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 8	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					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	
	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	0	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 9	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					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	
	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	0	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 10	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					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	
	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	0	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Nederlandse Waterschapsbank N.V.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks				3,839	55,069	0		
	Regional governments or local authorities				20,059	20,228	0		
	Public sector entities				52,491	9	2		
	Multilateral Development Banks				82	82	0		
	International Organisations				439	439	0		
	Institutions				11,970	2,538	379		
	Corporates				2,621	1,343	1,343		
	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		
	Covered bonds				721	721	72		
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				16	16	16			
Standardised Total <sup>2</sup>					92,239	80,445	1,812	0	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NETHERLANDS	Central governments or central banks				3,533	54,395	0		
	Regional governments or local authorities				19,407	19,576	0		
	Public sector entities				52,124	9	2		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				7,265	204	44		
	Corporates				2,621	1,343	1,343		
	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		
	Covered bonds				721	721	72		
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				16	16	16			
Standardised Total <sup>2</sup>								0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks				105	105	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				1,733	135	62		
	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		
	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	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	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				1,276	1,897	185		
	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		
	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	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Nederlandse Waterschapsbank N.V.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
Country of Counterpart 4	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				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		
	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		0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
Country of Counterpart 5	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				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		
	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		0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
Country of Counterpart 6	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				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		
	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		0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
Country of Counterpart 7	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				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		
	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		0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Nederlandse Waterschapsbank N.V.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 8	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					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	
	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	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 9	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					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	
	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	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 10	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					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	
	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	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Nederlandse Waterschapsbank N.V.

		IRB Approach															
		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(mln EUR, %)																	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	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	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	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total <sup>2</sup>																	

<sup>1</sup> 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).

<sup>2</sup> IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.











**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Nederlandse Waterschapsbank N.V.

As of 31/12/2018

As of 31/12/2018															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M [	Japan														
[ 3M - 1Y [															
[ 1Y - 2Y [															
[ 2Y - 3Y [															
[ 3Y - 5Y [															
[ 5Y - 10Y [															
[ 10Y - more															
Total															
[ 0 - 3M [	U.S.														
[ 3M - 1Y [															
[ 1Y - 2Y [															
[ 2Y - 3Y [															
[ 3Y - 5Y [															
[ 5Y - 10Y [															
[ 10Y - more															
Total															
[ 0 - 3M [	China														
[ 3M - 1Y [															
[ 1Y - 2Y [															
[ 2Y - 3Y [															
[ 3Y - 5Y [															
[ 5Y - 10Y [															
[ 10Y - more															
Total															
[ 0 - 3M [	Switzerland														
[ 3M - 1Y [															
[ 1Y - 2Y [															
[ 2Y - 3Y [															
[ 3Y - 5Y [															
[ 5Y - 10Y [															
[ 10Y - more															
Total															
[ 0 - 3M [	Other advanced economies non EEA														
[ 3M - 1Y [															
[ 1Y - 2Y [															
[ 2Y - 3Y [															
[ 3Y - 5Y [															
[ 5Y - 10Y [															
[ 10Y - more															
Total															
[ 0 - 3M [	Other Central and eastern Europe countries non EEA														
[ 3M - 1Y [															
[ 1Y - 2Y [															

**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Nederlandse Waterschapsbank N.V.

As of 31/12/2018

As of 31/12/2018															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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 [	Africa														
[ 3M - 1Y [															
[ 1Y - 2Y [															
[ 2Y - 3Y [															
[ 3Y - 5Y [															
[ 5Y - 10Y [	Others														
[ 10Y - more															
Total															
[ 0 - 3M [															
[ 3M - 1Y [															
[ 1Y - 2Y [															
[ 2Y - 3Y [															
[ 3Y - 5Y [															
[ 5Y - 10Y [															
[ 10Y - more															
Total															

**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 Barthélemy, 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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, 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.









**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Nederlandse Waterschapsbank N.V.

As of 30/06/2019

As of 30/06/2019														
Direct exposures														
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														
[ 0 - 3M [	U.S.													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														
[ 0 - 3M [	China													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														
[ 0 - 3M [	Switzerland													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														
[ 0 - 3M [	Other advanced economies non EEA													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														



**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Nederlandse Waterschapsbank N.V.

As of 30/06/2019

		Direct exposures													Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet						
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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
[ 0 - 3M [	Africa																	
[ 3M - 1Y [																		
[ 1Y - 2Y [																		
[ 2Y - 3Y [																		
[ 3Y - 5Y [																		
[ 5Y - 10Y [	Others																	
[ 10Y - more																		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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 Barthélemy, 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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, 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.