

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

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

Following the merger between De de Volksbank N.V. and de Volksholding B.V. in March 2019, the bank solely reports COREP and FINREP data on an individual level. As of Q2 2019 only COREP figures on an individual basis are included in the transparency exercise.



2019 EU-wide Transparency Exercise Key Metrics

(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
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		3,313		3,351	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		3,313		3,351	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period		3,313		3,351	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		3,313		3,351	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period		3,465		3,851	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		3,465		3,851	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
Risk-weighted assets (amounts)						
Total risk-weighted assets		9,341		9,029	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		9,341		9,029	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		35.47%		37.12%	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		35.47%		37.12%	(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		35.47%		37.12%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		35.47%		37.12%	(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		37.09%		42.66%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		37.09%		42.66%	(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))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		60,625		63,110	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		5.47%		5.31%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(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		3,313		3,351	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition		3,313		3,351	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		60,625		63,110	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		60,625		63,110	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		5.5%		5.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		5.5%		5.3%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

de Volksbank N.V.

		() = TIT = 0()	As of 30/09/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	3,465			C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	3,313		·	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	4,117		·	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments) Retained earnings	90			C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	51			C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-865			C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
			-605			C 01.00 (r210,c010)	
		Funds for general banking risk	0				Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR Article 84 of CRR
	A.1.6	Minority interest given recognition in CET1 capital	22			C 01.00 (r230,c010)	
		Adjustments to CET1 due to prudential filters	-33			C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-6			C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	associated DTLs				C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
		(-) IRB shortfall of credit risk adjustments to expected losses	-41			C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		(-) Defined benefit pension fund assets	0			C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Reciprocal cross holdings in CET1 Capital	0		0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0		0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0		0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) 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	Of which: from securitisation positions (-)	0		0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0		0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0		0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0		0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0		0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0		0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0		0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0		0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0		0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0		0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0		0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0		0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0		0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0		0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0		0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0		0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,313		3,351	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	152		500	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	152		500	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0		0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0			C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	9,341		9,029	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
CINEMENTS.	B.1	Of which: Transitional adjustments included	0		0	C 05.01 (r010;c040)	
CARY	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	35.47%		37.12%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	35.47%		37.12%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	37.09%		42.66%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,313		3,351	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	35.47%		37.12%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0		0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0		0	C 05.01 (r440,c020)	
ricino items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0		0	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regi					1

(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



Overview of Risk exposure amounts

		RV	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)		7,486		7,219	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,
Of which the standardised approach		1,998		1,901	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		5,487		5,318	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)		159		127	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		147		133	C 02.00 (R640, c010)
Settlement risk		0		0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)		6		7	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_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 2
Large exposures in the trading book		0		0	C 02.00 (R680, c010)
Operational risk		1,544		1,544	C 02.00 (R590, c010)
Of which basic indicator approach		0		0	C 02.00 (R600, c010)
Of which standardised approach		1,544		1,544	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		9,341		9,029	



2019 EU-wide Transparency Exercise P&L de Volksbank N.V.

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income		1,718		
Of which debt securities income		43		
Of which loans and advances income		1,529		
Interest expenses		810		
(Of which deposits expenses)		388		
(Of which debt securities issued expenses)		95		
(Expenses on share capital repayable on demand)		0		
Dividend income		0		
Net Fee and commission income		43		
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial		0		
assets, net		O D		
Gains or (-) losses on financial assets and liabilities held for trading, net		10		
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		-7		
Gains or (-) losses from hedge accounting, net		2		
Exchange differences [gain or (-) loss], net		0		
Net other operating income /(expenses)		1		
TOTAL OPERATING INCOME, NET		957		
(Administrative expenses)		587		
(Depreciation)		21		
Modification gains or (-) losses, net		0		
(Provisions or (-) reversal of provisions)		-4		
(Commitments and guarantees given)		-4		
(Other provisions)		0		
Of which pending legal issues and tax litigation ¹		0		
Of which restructuring ¹		21		
(Increases or (-) decreases of the fund for general banking risks, net) ²		0		
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-8		
(Financial assets at fair value through other comprehensive income)		1		
(Financial assets at amortised cost)		-8		
(Impairment or (-) reversal of impairment of investments in subsideries, joint ventures and associates and on non-financial assets)		-1		
(of which Goodwill)		0		
Negative goodwill recognised in profit or loss		0		
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates		0		
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0		
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		361		
		268		
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) Loss after tax from discontinued enerations		208		
Profit or (-) loss after tax from discontinued operations		360		
PROFIT OR (-) LOSS FOR THE YEAR		268		
Of which attributable to owners of the parent		268		

⁽¹⁾ Information available only as of end of the year (2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)		As of 30/09/20	018			As of 31/	/12/2018			As of 31	/03/2019			As of 30	/06/2019		
		F	air value hierar	chy		Fa	ir value hierar	chy		Fa	air value hierard	chy		Fa	air value hierard	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits					815												IAS 1.54 (i)
Financial assets held for trading					282	0	214	68									IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					3	0	0	3									IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					0	0	0	0									IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					1,910	1,858	50	3	_								IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					56,530												IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					450	0	450	0									IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Par 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk					463												IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹					495												
TOTAL ASSETS			<u></u>		60,948												IAS 1.9(a), IG 6

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

(mlr	n EUR)			As of 30/09/20	L 8					As of 3	1/12/2018					As of 31/	03/2019					As of 30	0/06/2019			
		Gross carr	ying amount		Accu	nulated impair	ment	Gro	ss carrying am	nount	Acc	cumulated impai	rment	Gro	ess carrying amo	ount	Accur	nulated impair	ment	Gros	ss carrying am	ount	Accu	mulated impair	ment	
reakdown of financial assets by instrument and by counterparty sector ¹	5	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 e Credit-impaire assets t	Stage 1 Assets withousignificant increase in credit risk sindinitial recognition	increase in credit risk since initial recognition but	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial recognition	Stage 3 Credit- impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since initial recognition	Stage 3 Credit- impaired assets	References
Financial assets at fair value through other	Debt securities							1,909		0	0	-1 C	0													Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances							0		0	0	0 0	0													Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities							2,869		0	0	-2 0	0													Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances							50,836	2,29	65	57	-4 -21	-102													Annex V.Part 1.32, 44(a)

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



Market Risk de Volksbank N.V.

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[SA				[M								IM					
			VaR <i>(Memorandum item)</i>	STRESSED VaR (Memorandum item)	INCREMENTAL DEI AND MIGRATION CAPITAL CHAR	RISK	ALL PRICE RISKS C CHARGE FOR C			VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		CE RISKS CAPITAL ARGE FOR CTP	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) (SVaRavg)	12 WEEKS AVERAGE LAST MI MEASURE	EASURE F	12 WEEKS FLOOR AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS t- AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018		As of 30	/09/2018								As of 31/1	2/2018				
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk Total		0 0 0 0 0 0								0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0	0	0 0	0
	As of 31/03/2019	As of 30/06/2019		As of 31	/03/2019								As of 30/0					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk Total		0 0 0 0 0 0 0								0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0	0	0 0	0

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



Credit Risk - Standardised Approach

de Volksbank N.V.

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks						5,217	137	
	Regional governments or local authorities					711	2,508	0	
	Public sector entities					424	103		
	Multilateral Development Banks International Organisations					389 27	389 27	0	
	Institutions					4,449	1,852	366	
	Corporates					2,637	1,054	940	
	of which: SME					49	44	40	
	Retail					780	286	180	
ancalidated data	of which: SME					215	196	112	
onsolidated data	Secured by mortgages on immovable property					428	424	197	
	of which: SME					428	424	197	
	Exposures in default					117	58	62	58
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	21	5	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0	0	0	
	Equity					7	7	7	
	Other exposures					334	334	261	
	Standardised Total ²					14,656	†		7

(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 Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach						
			As of 30/09/2018 As of 31/12/2018									
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²			
	(mln EUR, %)											
	Central governments or central banks					1,891	2,500	137				
	Regional governments or local authorities					425	479	0				
	Public sector entities					42	7	1				
	Multilateral Development Banks					0	0	0				
	International Organisations					0	0	0				
	Institutions					1,002 1,831	509 404	77 384				
	Corporates of which: SME					47	43	38				
	Retail					768	283	177				
	of which: SME					214	195	111				
NETHERLANDS	Secured by mortgages on immovable property					425	420	194				
	of which: SME					425	420	194				
	Exposures in default					114	57	62	5			
	Items associated with particularly high risk					0	0	0				
	Covered bonds					51	51	5				
	Claims on institutions and corporates with a ST credit assessment					0	0	0				
	Collective investments undertakings (CIU)					0	0	0				
	Equity					7	7	7				
	Other exposures Standardised Total ²					334	334	261	6			

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach			
			As of 30	/09/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks					0	0 1,637	0	
	Regional governments or local authorities Public sector entities					0	1,037	0	
	Multilateral Development Banks					0	0		
	International Organisations					0	0	0	
	Institutions					1,837	187	38	
	Corporates					68	68	14	
	of which: SME					0	0	0	
	Retail					0	0	0	
SWITZERLAND	of which: SME					0	0	0	
	Secured by mortgages on immovable property of which: SME					0	0	0	
	Exposures in default					0	0	0	
	Items associated with particularly high risk					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 ²								

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 30	/09/2018		As of 31/12/2018			
	(colo EUD. 0()	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks					1,170	1,169	0	
	Regional governments or local authorities					65	171	0	
	Public sector entities					202	96	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					483	225	15	
	Corporates					41	39	39	
	of which: SME					0	0	0	
	Retail					3	1	1	
GERMANY	of which: SME					0	0	0	
OLIVII II VII VII	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	0
	Exposures in default					1	0	0	U
	Items associated with particularly high risk Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					n l	0		
	Equity					o l	0	0	
	Other exposures					0	0	0	
	Standardised Total ²								1

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Collective investments undertakings (CIU)

Equity
Other exposures

Standardised Total²

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

de Volksbank N.V.

					Standardise	d Approach			
			As of 30	/09/2018			As of 31/	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
		Original Exposure	Exposure value	kisk exposure amount	provisions ²	Original Exposure	Exposure value	Kisk exposure amount	provisions ²
<u></u>	(min EUR, %) Central governments or central banks					531	530	0	
	Regional governments or local authorities Public sector entities					180	180	0	
	Multilateral Development Banks					0	0	0	
	International Organisations Institutions					7 5	7 5	0 3	
	Corporates of which: SME					326	278	278	
	Retail					6	2	1	
BELGIUM	of which: SME Secured by mortgages on immovable property					1 2	1 2	0 2	
	of which: SME Exposures in default					2	2	2	1
	Items associated with particularly high risk Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU) Equity					0	0	0	
	Other exposures Standardised Total ²					0	0	0	3
		(1) Original exposure, unlike Exp	posure value, is reported before	e taking into account any effect	due to credit conversion factors ristisation exposures, additional	or credit risk mitigation technique	ues (e.g. substitution effects).	related to the	
		exposures, but includes gener	al credit risk adjustments.	iterparty excludes those for sect	insusation exposures, additional	valuation adjustments (AVAS) a	nd other own funds reductions	related to the	
					Standardise	d Approach			
			As of 30	/09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)				provisions				provisions
	Central governments or central banks					0	0	0	
	Regional governments or local authorities Public sector entities					0 0	0 0	0 0	
	Multilateral Development Banks International Organisations					0	0	0	
	Institutions Corporates					0	0	0	
	of which: SME					0	0	0	
Country of	Retail of which: SME					0	0	0	
Counterpart 5	Secured by mortgages on immovable property of which: SME					0	0	0	
	Exposures in default 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 Collective investments undertakings (CIU)					0	0	0	
	Equity Other exposures					0	0	0	
							<u> </u>	-	
	Standardised Total ²				due to credit conversion factors				0
	Standardised Total ²		provisions per country of cour		due to credit conversion factors aristisation exposures, additional			related to the	0
	Standardised Total ²	(2) Total value adjustments and	provisions per country of cour			valuation adjustments (AVAs) a		related to the	0
	Standardised Total ²	(2) Total value adjustments and	provisions per country of cour al credit risk adjustments.		ristisation exposures, additional	valuation adjustments (AVAs) a	nd other own funds reductions	related to the	0
	Standardised Total ²	(2) Total value adjustments and	provisions per country of cour al credit risk adjustments.	nterparty excludes those for secu	Standardise	valuation adjustments (AVAs) a	nd other own funds reductions		0
	Standardised Total ²	(2) Total value adjustments and	provisions per country of cour al credit risk adjustments.	nterparty excludes those for secu	Standardise Value adjustments and	valuation adjustments (AVAs) a	nd other own funds reductions		Value adjustments and provisions ²
	Standardised Total ² (mln EUR, %)	(2) Total value adjustments and exposures, but includes gener	provisions per country of cour al credit risk adjustments. As of 30	/09/2018	Standardise Value adjustments and	valuation adjustments (AVAs) a	nd other own funds reductions As of 31/	12/2018	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	(2) Total value adjustments and exposures, but includes gener	provisions per country of cour al credit risk adjustments. As of 30	/09/2018	Standardise Value adjustments and	valuation adjustments (AVAs) a	nd other own funds reductions As of 31/	12/2018	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	(2) Total value adjustments and exposures, but includes gener	provisions per country of cour al credit risk adjustments. As of 30	/09/2018	Standardise Value adjustments and	valuation adjustments (AVAs) a	nd other own funds reductions As of 31/	12/2018	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	(2) Total value adjustments and exposures, but includes gener	provisions per country of cour al credit risk adjustments. As of 30	/09/2018	Standardise Value adjustments and	valuation adjustments (AVAs) a	nd other own funds reductions As of 31/	12/2018	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	(2) Total value adjustments and exposures, but includes gener	provisions per country of cour al credit risk adjustments. As of 30	/09/2018	Standardise Value adjustments and	valuation adjustments (AVAs) a	nd other own funds reductions As of 31/	12/2018	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	(2) Total value adjustments and exposures, but includes gener	provisions per country of cour al credit risk adjustments. As of 30	/09/2018	Standardise Value adjustments and	valuation adjustments (AVAs) a	nd other own funds reductions As of 31/	12/2018	
Country of	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	(2) Total value adjustments and exposures, but includes gener	provisions per country of cour al credit risk adjustments. As of 30	/09/2018	Standardise Value adjustments and	valuation adjustments (AVAs) a	nd other own funds reductions As of 31/	12/2018	
Country of Counterpart 6	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	(2) Total value adjustments and exposures, but includes gener	provisions per country of cour al credit risk adjustments. As of 30	/09/2018	Standardise Value adjustments and	valuation adjustments (AVAs) a	nd other own funds reductions As of 31/	12/2018	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	(2) Total value adjustments and exposures, but includes gener	provisions per country of cour al credit risk adjustments. As of 30	/09/2018	Standardise Value adjustments and	valuation adjustments (AVAs) a	nd other own funds reductions As of 31/	12/2018	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	(2) Total value adjustments and exposures, but includes gener	provisions per country of cour al credit risk adjustments. As of 30	/09/2018	Standardise Value adjustments and	valuation adjustments (AVAs) a	nd other own funds reductions As of 31/	12/2018	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	(2) Total value adjustments and exposures, but includes gener	provisions per country of cour al credit risk adjustments. As of 30	/09/2018	Standardise Value adjustments and	valuation adjustments (AVAs) a	nd other own funds reductions As of 31/	12/2018	
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments and exposures, but includes gener	provisions per country of cour al credit risk adjustments. As of 30	/09/2018	Standardise Value adjustments and	valuation adjustments (AVAs) a	nd other own funds reductions As of 31/	12/2018	
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	(1) Original exposure, unlike Exposure,	As of 30 Exposure Value cosure value, is reported before	/09/2018 Risk exposure amount e taking into account any effect	Standardise Value adjustments and provisions² due to credit conversion factors	or credit risk mitigation technique	As of 31/ Exposure Value ¹ O O O O O O O O O O O O O O O O O O	712/2018 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(1) Original exposure, unlike Exposure,	As of 30 Exposure Value provisions per country of country all credit risk adjustments. As of 30 Exposure Value provisions per country of c	/09/2018 Risk exposure amount e taking into account any effect	Standardise Value adjustments and provisions ²	or credit risk mitigation technique	As of 31/ Exposure Value ¹ O O O O O O O O O O O O O O O O O O	712/2018 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(1) Original exposure, unlike Exposures and exposures and exposure (1) Original exposure, unlike Exposure (2) Total value adjustments and exposure, unlike Exposure (3) Total value adjustments and exposure, unlike Exposure (4) Original exposure (4) Original exposure, unlike Exposure (4) Original exposure (4) Ori	As of 30 Exposure Value provisions per country of country all credit risk adjustments. As of 30 Exposure Value provisions per country of c	/09/2018 Risk exposure amount e taking into account any effect	Standardise Value adjustments and provisions² due to credit conversion factors	or credit risk mitigation techniqual valuation adjustments (AVAs) and adjustments (AVAs) an	As of 31/ Exposure Value ¹ O O O O O O O O O O O O O O O O O O	712/2018 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(1) Original exposure, unlike Exposures and exposures and exposure (1) Original exposure, unlike Exposure (2) Total value adjustments and exposure, unlike Exposure (3) Total value adjustments and exposure, unlike Exposure (4) Original exposure (4) Original exposure, unlike Exposure (4) Original exposure (4) Ori	As of 30 Exposure Value provisions per country of coural credit risk adjustments. As of 30 Exposure Value provisions per country of coural credit risk adjustments.	/09/2018 Risk exposure amount e taking into account any effect	Value adjustments and provisions ² due to credit conversion factors pristisation exposures, additional	or credit risk mitigation techniqual valuation adjustments (AVAs) and adjustments (AVAs) an	As of 31/ Exposure Value ¹ O O O O O O O O O O O O O O O O O O	712/2018 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(1) Original exposure, unlike Exposures and exposures and exposure (1) Original exposure, unlike Exposure (2) Total value adjustments and exposure, unlike Exposure (3) Total value adjustments and exposure, unlike Exposure (4) Original exposure (4) Original exposure, unlike Exposure (4) Original exposure (4) Ori	As of 30 Exposure Value provisions per country of coural credit risk adjustments. As of 30 Exposure Value provisions per country of coural credit risk adjustments.	/09/2018 Risk exposure amount e taking into account any effect aterparty excludes those for security excludes the security excludes those for security excludes the security excludes those for security excludes the security exclu	Value adjustments and provisions ² due to credit conversion factors pristisation exposures, additional	or credit risk mitigation techniqual valuation adjustments (AVAs) and adjustments (AVAs) an	As of 31/ Exposure Value ¹ O O O O O O O O O O O O O O O O O O	T12/2018 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(1) Original exposure, unlike Exposures and exposures and exposure (1) Original exposure, unlike Exposure (2) Total value adjustments and exposure, unlike Exposure (3) Total value adjustments and exposure, unlike Exposure (4) Original exposure (4) Original exposure, unlike Exposure (4) Original exposure (4) Ori	As of 30 Exposure Value provisions per country of coural credit risk adjustments. As of 30 Exposure Value provisions per country of coural credit risk adjustments.	/09/2018 Risk exposure amount e taking into account any effect aterparty excludes those for security excludes the security excludes those for security excludes the security excludes those for security excludes the security exclu	Value adjustments and provisions ² Ualue to credit conversion factors ristisation exposures, additional Standardise Standardise Value adjustments and	or credit risk mitigation techniqual valuation adjustments (AVAs) and adjustments (AVAs) an	As of 31/ Exposure Value ¹ O O O O O O O O O O O O O O O O O O	T12/2018 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	(1) Original exposure, unlike Exposures, but includes generate the control of the	As of 30 Exposure Value cosure value, is reported before provisions per country of coural credit risk adjustments. As of 30 As of 30 As of 30	/09/2018 Risk exposure amount e taking into account any effect aterparty excludes those for security excludes the security excludes those for security excludes the security excludes those for security excludes the security exclu	Value adjustments and provisions ² Standardise due to credit conversion factors ristisation exposures, additional Standardise	d Approach Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ O O O O O O O O O O O O O O O O O O	712/2018 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks	(1) Original exposure, unlike Exposures, but includes generate the control of the	As of 30 Exposure Value cosure value, is reported before provisions per country of coural credit risk adjustments. As of 30 As of 30 As of 30	/09/2018 Risk exposure amount e taking into account any effect aterparty excludes those for security excludes the security excludes those for security excludes the security excludes those for security excludes the security exclu	Value adjustments and provisions ² Ualue to credit conversion factors ristisation exposures, additional Standardise Standardise Value adjustments and	d Approach Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ O O O O O O O O O O O O O O O O O O	712/2018 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities	(1) Original exposure, unlike Exposures, but includes generate the control of the	As of 30 Exposure Value cosure value, is reported before provisions per country of coural credit risk adjustments. As of 30 As of 30 As of 30	/09/2018 Risk exposure amount e taking into account any effect aterparty excludes those for security excludes the security excludes those for security excludes the security excludes those for security excludes the security exclu	Value adjustments and provisions ² Ualue to credit conversion factors ristisation exposures, additional Standardise Standardise Value adjustments and	d Approach Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ O O O O O O O O O O O O O O O O O O	712/2018 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	(1) Original exposure, unlike Exposures, but includes generate the control of the	As of 30 Exposure Value cosure value, is reported before provisions per country of coural credit risk adjustments. As of 30 As of 30 As of 30	/09/2018 Risk exposure amount e taking into account any effect aterparty excludes those for security excludes the security excludes those for security excludes the security excludes those for security excludes the security exclu	Value adjustments and provisions ² Ualue to credit conversion factors ristisation exposures, additional Standardise Standardise Value adjustments and	d Approach Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ O O O O O O O O O O O O O O O O O O	712/2018 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	(1) Original exposure, unlike Exposures, but includes generate the control of the	As of 30 Exposure Value cosure value, is reported before provisions per country of coural credit risk adjustments. As of 30 As of 30 As of 30	/09/2018 Risk exposure amount e taking into account any effect aterparty excludes those for security excludes the security excludes those for security excludes the security excludes those for security excludes the security exclu	Value adjustments and provisions ² Ualue to credit conversion factors ristisation exposures, additional Standardise Standardise Value adjustments and	d Approach Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ O O O O O O O O O O O O O O O O O O	712/2018 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Counterpart 6	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	(1) Original exposure, unlike Exposures, but includes generate the control of the	As of 30 Exposure Value cosure value, is reported before provisions per country of coural credit risk adjustments. As of 30 As of 30 As of 30	/09/2018 Risk exposure amount e taking into account any effect aterparty excludes those for security excludes the security excludes those for security excludes the security excludes those for security excludes the security exclu	Value adjustments and provisions ² Ualue to credit conversion factors ristisation exposures, additional Standardise Standardise Value adjustments and	d Approach Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ O O O O O O O O O O O O O O O O O O	712/2018 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME	(1) Original exposure, unlike Exposures, but includes generate the control of the	As of 30 Exposure Value cosure value, is reported before provisions per country of coural credit risk adjustments. As of 30 As of 30 As of 30	/09/2018 Risk exposure amount e taking into account any effect aterparty excludes those for security excludes the security excludes those for security excludes those fo	Value adjustments and provisions ² Ualue to credit conversion factors ristisation exposures, additional Standardise Standardise Value adjustments and	d Approach Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ O O O O O O O O O O O O O O O O O O	712/2018 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Counterpart 6	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	(1) Original exposure, unlike Exposures, but includes generate the control of the	As of 30 Exposure Value cosure value, is reported before provisions per country of coural credit risk adjustments. As of 30 As of 30 As of 30	/09/2018 Risk exposure amount e taking into account any effect aterparty excludes those for security excludes the security excludes those for security excludes those fo	Value adjustments and provisions ² Ualue to credit conversion factors ristisation exposures, additional Standardise Standardise Value adjustments and	d Approach Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ O O O O O O O O O O O O O O O O O O	712/2018 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Country of	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME	(1) Original exposure, unlike Exposures, but includes generate the control of the	As of 30 Exposure Value cosure value, is reported before provisions per country of coural credit risk adjustments. As of 30 As of 30 As of 30	/09/2018 Risk exposure amount e taking into account any effect aterparty excludes those for security excludes the security excludes those for security excludes those fo	Value adjustments and provisions ² Ualue to credit conversion factors ristisation exposures, additional Standardise Standardise Value adjustments and	d Approach Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ O O O O O O O O O O O O O O O O O O	712/2018 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

de Volksbank N.V.

					Standardise	d Approach				
			As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	(mln EUR, %)									
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property					0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
Counterpart 8	of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity					0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		
	Other exposures					0	0	0		
	Standardised Total ²									

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	exposures, but includes general credit risk adjustments.									
					Standardise	d Approach						
			As of 30/09/2018				As of 31/12/2018					
		Original Exposure Exposure Value ¹ Risk exposure amount Value adjustments and provisions ²				Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)											
Country of Counterpart 9	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME					0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				
	Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures					0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0			
	Standardised Total ²								0			

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

					Standardise	d Approach			
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks					0	0	0	
	Regional governments or local authorities Public sector entities					0	0	0	
	Multilateral Development Banks					0	0		
	International Organisations					0	0	0	
	Institutions					0	0	0	
	Corporates					0	0	0	
	of which: SME					0	0	0	
Country of	Retail					0	0	0	
-	of which: SME Secured by mortgages on immovable property					0	0	0	
Counterpart 10	of which: SME					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 Other exposures					0	0	0	
	Standardised Total ²					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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

de Volksbank N.V.

		Standardised Approach									
			As of 31/03/2019				As of 30/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(mln EUR, %)										
	Central governments or central banks					5,483	6,250	88			
	Regional governments or local authorities					581	2,854	4			
	Public sector entities					488	455	2			
	Multilateral Development Banks					392	391	0			
	International Organisations					39	39	0			
	Institutions					4,712	942	222			
	Corporates					2,649	1,092	956			
	of which: SME					39	35	31			
	Retail					682	194	124			
Consolidated data	of which: SME Secured by mortgages on immovable property					135	118	0/			
	Secured by mortgages on immovable property					510	505	231			
	of which: SME Exposures in default					510	505	231	47		
	Items associated with particularly high risk					0	21	0	4/		
	Covered bonds					0 62	62	6			
	Claims on institutions and corporates with a ST credit assessment					Ω2 Λ	0	0			
	Collective investments undertakings (CIU)					0	0	0			
	Equity					9	9	9			
	Other exposures					445	445	329			
	Standardised Total ²					16,152	13,291		60		

(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 Secutarisation position unlike in the previous Transparency exercises' results.

		Standardised Approach								
		As of 31/03/2019				As of 30/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks					3,006	3,642	88		
	Regional governments or local authorities Public sector entities					352 41	406	0		
	Multilateral Development Banks					0 41	0	2		
	International Organisations					0	0	0		
	Institutions					1,271	371	61		
	Corporates					1,866	457	438		
	of which: SME					36	33	29		
	Retail					672	192	123		
NETHERLANDS	of which: SME					135	118	67		
WETTIERE WES	Secured by mortgages on immovable property					505	501	228		
	of which: SME Exposures in default					505 97	501 51	228 55	46	
	Items associated with particularly high risk					0	0	0	70	
	Covered bonds					62	62	6		
	Claims on institutions and corporates with a ST credit assessment					0	0	0		
	Collective investments undertakings (CIU)					0	0	0		
	Equity					9	9	9		
	Other exposures					445	445	329		
	Standardised Total ²								55	

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach			
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities					0	0 2,218	0	
Public sector entities Multilateral Development Banks						0	2,210		
						0	0		
	International Organisations					0	0	0	
	Institutions					2,225	4	1	
	Corporates					68	68	14	
	of which: SME					0	0	0	
	Retail of which: SME					0	0	0	
WITZERLAND	Secured by mortgages on immovable property					0	0		
	of which: SME					0	0		
	Exposures in default					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 Other exposures					0	0	0	
	Standardised Total ²					U	0	U	

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach				
			As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks					1,145	1,145	0		
	Regional governments or local authorities Public sector entities					97 264	97 264	4		
	Multilateral Development Banks					0	20 4 0	0		
	International Organisations					0	0	0		
	Institutions					478	98	11		
	Corporates					39	38	38		
	of which: SME					0	0	0		
	Retail					3	1	1		
GERMANY	of which: SME					0	0	0		
	Secured by mortgages on immovable property of which: SME					0	0	0		
	Exposures in default					0	0	0	0	
	Items associated with particularly high risk					0	0		U	
	Covered bonds					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 ²								1	

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

of 30/06/2019
ue ¹ Risk exposure amount Value adjustments and provisions ²
625 90 0
0 0 0
7 0 3 1 265 265
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
3 2 2 2
0 0 0
0 0 0 2
effects). reductions related to the
of 30/06/2019
ue ¹ Risk exposure amount Value adjustments and provisions ²
0 0
0 0 0
0 0 0
0 0 0
effects). reductions related to the
of 30/06/2019
ue ¹ Risk exposure amount Value adjustments and provisions ²
0 0 0
0 0
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
eductions related to the
of 30/06/2019
eductions related to the
of 30/06/2019 Pick exposure amount Value adjustments and
of 30/06/2019 Pick exposure amount Value adjustments and
of 30/06/2019 Pick exposure amount Value adjustments and
of 30/06/2019 Pick exposure amount Value adjustments and
of 30/06/2019 Pick exposure amount Value adjustments and
of 30/06/2019 Pick exposure amount Value adjustments and
of 30/06/2019 Pick exposure amount Value adjustments and



Credit Risk - Standardised Approach

de Volksbank N.V.

					Standardise	ed Approach				
			As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²	
	(mln EUR, %)									
	Central governments or central banks					0	0	0		
	Regional governments or local authorities Public sector entities					0	0	0		
	Multilateral Development Banks					0	0	0		
	International Organisations					0	0			
	Institutions					0	0	0		
	Corporates					0	0	0		
	of which: SME					0	0	0		
Country of	Retail of which: SME					0	0	0		
	Secured by mortgages on immovable property					0	0	0		
Counterpart 8	of which: SME					0	0			
	Exposures in default					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) Equity					0	0	0		
	Other exposures					0	0	0		
	Standardised Total ²						Ţ.			

		(2) Total value adjustments an exposures, but includes gener		nterparty excludes those for sec	curistisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reductio	ns related to the	
					Standardise	ed Approach			
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)					0	0	0	
	Central governments or central banks 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 Retail					0	0	0	
Country of	of which: SME					0	0	0	
_	Secured by mortgages on immovable property					0	0		
Counterpart 9	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 Other exposures					0	0	0	
	Standardised Total ²					0	0	0	0
	Standardised Total								U

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	ai credit risk adjustinerits.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks					0	0	0	
	Regional governments or local authorities Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations Institutions					0	0	0	
	Corporates					0	0	0	
	of which: SME Retail					0	0	0	
Country of	of which: SME					0	0	0	
Counterpart 10	Secured by mortgages on immovable property of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU) Equity					0 n	0	0	
	Other exposures					0	0	0	
	Standardised Total ²				t de la constitución Control				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Credit Risk - IRB Approach de Volksbank N.V.

					IRB Ap	proach					
			As of 30	/09/2018				As of 31/	12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Valu adjustn
	(mln EUR, %)	Of which: defaulted	value	Of which defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provis
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					0 0 0 0 46,773 46,773 0 46,773 0 0 0	0 0 0 0 231 231 0 231 0 0 0	0 0 0 0 45,905 45,905 0 45,905 0 0	0 0 0 5,487 5,487 0 5,487 0 0 0	0 0 0 324 324 0 324 0 0 0	1
	IRB Total ²								5,487		

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposu	re amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
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 - 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						0 0 0 0 46,657 46,657 0 46,657 0 0	0 0 0 228 228 0 228 0 0 0	45,789 0	0 0 0 0 5,463 5,463 0 5,463 0 0	0 0 0 318 318 0 318 0 0	
	IRB Total											

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).

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

						IRB Ap	proach					
			As of 30	/09/2018					As of 31,	/12/2018		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
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 - 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							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 4 0 4 0 0 0	0 0 0 0 1 1 1 0 0 0 0		

							IRB Ap	proach					
				As of 30	09/2018					As of 31/	12/2018		
		v	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments							0	0	0	0	0	
	Institutions							0	0	0	0	0	
	Corporates Corporates - Of Which: Specialised Lending							0	0	0	0	0	
	Corporates - Of Which: SME							0	0	0	0	0	
	Retail							10	0	10	3	0	
	Retail - Secured on real estate property							10	0	10	3	0	
GERMANY	Retail - Secured on real estate property - Of Which: SME							0	0	0	0	0	
GERMAINT	Retail - Secured on real estate property - Of Which: non-SME							10	0	10	3	0	
	Retail - Qualifying Revolving							0	0	0	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME							U	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	
	Equity							0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

						IRB App	roach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure Of which: defaulted Control Description:		Risk exposu	ure amount	Value adjustments and	Original E	exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustment and
	(mln EUR, %)			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
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 - 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						0 0 0 59 59 0 59 0 0	0 0 0 0 1 1 0 0 0 0	0 0 0 0 0 59 59 0 59 0 0 0 0	0 0 0 10 10 0 10 0 0		0 0 0 0 0 2 2 0 0 0 0

Credit Risk - IRB Approach de Volksbank N.V.

						IRB App	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹ Of which: defaulted Contact the second sec	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(mln EUR, %)		∙ Value⁺		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
Country of Counterpart 5	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total									0 0 0 0 0 0 0 0 0		

						IRB App	proach			
			As of 30	/09/2018				As of 31,	/12/2018	
		Original Exposure Of which: defaulted Control Description:	Exposure	Risk expo	sure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amour	adjustment
	(mln EUR, %)		√ Value ⁻		Of which: defaulted	and provisions	Of which: defaulted	Value ¹	Of whice default	
Country of Counterpart 6	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total						0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0

						IRB Ap	proach					
			As of 30	/09/2018					As of 31	/12/2018		
		Original Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions	
Country of Counterpart 7	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: SME						0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
0	Equity Other non credit-obligation assets IRB Total						0	0	0	0	C	

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

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure Of which: defaulted Risl		Risk exposur	re amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(mln EUR, %)			Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions	
Country of Counterpart 8	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								0 0 0 0 0 0 0 0 0 0			

		As of 30/09/2018 Original Exposure Value Of which: Of											
			As of 30	/09/2018				As of 31/	12/2018				
		Original Exposure ¹	_	Risk exposure amount	adjustments	Original Ex	posure ¹	_	Risk exposure amou	adjustment			
	(mln EUR, %)	Of which: defaulted	Of which: defaulted			Of which: defaulted	Value ⁻	Of wh defau					
Country of Counterpart 9	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total					0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			

						IRB App	oroach					
			As of 30	/09/2018					As of 31,	/12/2018		
		Original Exposure Of which: defaulted Contact the second of the second		Risk exposu	ire amount	Value adjustments	Original E	xposure¹	Exposure	Risk exposi	ure amount	Value adjustment
	(mln EUR, %)			Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions	
Country of Counterpart 10	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						0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0		
	IRB Total											



Credit Risk - IRB Approach de Volksbank N.V.

						IRB App	proach					
			As of 31	/03/2019					As of 30/0	06/2019		
		Original Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposı	ire amount	Valu adjustm
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisi
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						0 0 0 0 47,105 47,105 0 47,105 0 0	0 0 0 224 224 0 224 0 0 0	0 0 0 0 46,342 46,342 0 46,342 0 0	0 0 0 0 5,318 5,318 0 5,318 0 0 0	0 0 0 343 343 0 343 0 0 0 0	
	IRB Total ²									5,318		

						IRB App	proach					
			As of 31	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original E	xposure¹	Exposure	Risk expos	ure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
NETHERLANDS	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: SME Retail - Other Retail - Of Which: non-SME						0 0 0 46,997 46,997 0 46,997 0 0	0 0 0 0 221 221 0 221 0 0 0	0 0 0 0 46,234 46,234 0 46,234 0 0	0 0 0 5,297 5,297 0 5,297 0 0 0	0 0 0 339 339 0 339 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 App	proach					
			As of 31/	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provision
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 - 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						0 0 0 0 4 4 0 4 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 4 4 0 0 0 0	0 0 0 0 1 1 0 1 0 0 0		

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

						IRB App	proach					
			As of 31	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
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: SME						0 0 0 0 10 10 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 10 10 0 10 0 0	0 0 0 0 2 2 0 0 0 0		

						IRB App	roach					
			As of 31,	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- vaiue⁻		Of which: defaulted	and provision
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 - 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						0 0 0 56 56 0 56 0 0	0 0 0 0 1 1 0 0 0 0	0 0 0 0 56 56 0 56 0 0	0 0 0 0 8 8 0 8 0 0 0	0 0 0 0 0 1 1 0 0 0 0 0	

Credit Risk - IRB Approach de Volksbank N.V.

					IRB App	proach				
			As of 31/	/03/2019			As of 30	/06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	value	Of which: defaulted	provisions	Of which: defaulted			Of which: defaulted	provisions
Country of Counterpart 5	Corporates 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					0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0

						IRB Ap	proach					
			As of 31	/03/2019					As of 30/	/06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Country of Counterpart 6	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								0 0 0 0 0 0 0 0 0			

						IRB App	proach					
			As of 31,	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Country of Counterpart 7	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total								0 0 0 0 0 0 0			

						IRB App	proach					
			As of 31/	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Country of Counterpart 8	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total								0 0 0 0 0 0 0 0 0			

						IRB App	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
Country of Counterpart 9	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total									000000000000000000000000000000000000000))))))))) 0 0

Instituti Corporate		Original Exp	posure¹ Of which: defaulted	As of 31/ Exposure Value ¹	03/2019 Risk expos	ure amount Of which:	Value adjustments and	Original E	xposure ¹	As of 30/ Exposure		ure amount	Value adjustments
Instituti Corporate	banks and central governments ions	Original Exp	Of which:		Risk expos		adjustments and	Original E	xposure ¹		Risk expos	ure amount	
Instituti Corporate	banks and central governments ions			Value*		Of which:				1			
Instituti Corporate	ions					defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Corpo Retail Retail Retai	prates - Of Which: Specialised Lending prates - Of Which: SME il - Secured on real estate property etail - Secured on real estate property - Of Which: SME etail - Secured on real estate property - Of Which: non-SME il - Qualifying Revolving il - Other Retail etail - Other Retail - Of Which: SME etail - Other Retail - Of Which: non-SME etail - Other Retail - Of Which: non-SME							0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 50 0 34 58 116 0	0 50 0 34 58 116 0	0 0 0 0 0 0	0 0 0 0 0 0	0 50 0 0 11 63 0	0 0 0 34 47 54 0			0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
Total [0 - 3M [Belgium	180 72 0 0 122 306 37	180 72 0 0 122 306 37	0 0 0 0 0 0	0 0 0 0 0 0	0 72 0 0 66 149 0	180 0 0 0 56 157 37		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Bulgaria					207	430							
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							de Volksbank N.V. As of 31/12/2018	<u> </u>						
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet		<u> </u>		Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with ne	egative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland	0 0 0 0 0 29 32	0 0 0 0 0 0 29 32 62	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 32 32	0 0 0 0 0 0 29 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [France	0 0 20 0 196 166 0	0 0 20 0 196 166	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 20 15	0 0 20 0 175 151	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	25 0 128 175 271 777 61	25 0 128 175 271 776 61	0 0 0	0 0 0 0 0 0	0 0 102 88 57 496 42 784	25 0 26 87 214 281 20	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	0 0 0 0 0 148 0	0 0 0 0 0 148 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 16 0	0 0 0 0 0 132 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Italy	2.40		, and the second				V				J		
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	0 0 23 0 0 41 0	0 0 23 0 0 41 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 23 0 0 41 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M [Netherlands	31 136 51 122 413 351 100	31 136 51 122 413 351 100 1,202	0 0 0 0 0 0	0 0 0 0 0 0	0 0 51 0 81 135 0	31 136 0 122 332 216 100	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							de Volksbank N.V. As of 31/12/2018	R					
						Dire	ct exposures						
	(mln EUR)			On balance s	heet				Deriva	tives	Off bala	nce sheet	
	(min zoit)							Derivatives with pos		Derivatives with negative fair value		neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain												
[0 - 3M [Sweden	0 20 0 0 3 0 0	0 20 0 0 3 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 20 0 0 3 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [United Kingdom												
[0 - 3M [Iceland												
[0 - 3M [Liechtenstein												
[0 - 3M [Norway												
[0 - 3M [Australia												
[0 - 3M [Canada												
[0 - 3M [Hong Kong												



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Japan	14 0 0 0 0 0 0	14 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	14 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [U.S.	14	14	U			14	U	U		U	U	U	
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

de Volksbank N.V.

						de voiksbank iv.v.					
						As of 31/12/2018					
					Dire	ct exposures					
	(mln EUR)			On balance s	heet		Deriva	atives		Off balance shee	:
							Derivatives with positive fair value	Derivatives with n	egative fair value	Off-balance sheet expos	res
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount Notional amount	Carrying amount	Notional amount	Nominal Provi	Risk weighted exposure amount
[0 - 3M [Africa										
[0 - 3M [Others	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

Notes and definition

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
- the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than 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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, 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 (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, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (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.



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	ives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Tabal assuming assume of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 50 0 34 48 104 0	0 50 0 34 48 104 0	0 0 0 0 0 0	0 0 0 0 0 0	0 50 0 0 0 49 0	0 0 0 34 48 55 0			0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Belgium	162 0 0 0 152 355 53	162 0 0 0 152 355 53	0 0 0 0 0 0	0 0 0 0 0 0	72 0 0 0 67 222 0	90 0 0 0 84 133 53		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Bulgaria		722			301	301							
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	itives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	0 0 0 0 0 31 0	0 0 0 0 0 31 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 31 0	(((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [France	20 0 21 208 208 208 0	0 20 0 21 208 208	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 21 85 0	0 20 0 21 187 123 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Germany	58 13 183 200 302 688 62 1,506	58 13 183 200 302 688 62	0 0 0 0 0 0	0 0 0 0 0 0	0 0 157 33 47 455 43	58 13 26 168 254 233 20	(((((0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	4
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	0 0 0 0 33 127 0	0 0 0 0 33 127 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 27 0	0 0 0 0 33 100 0	(((((0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	0 22 0 0 0 53 0	0 22 0 0 0 53 0	0 0 0 0 0 0	0 0 0 0 0 0	0 22 0 0 0 53 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Malta													
[0 - 3M [Netherlands	16 97 32 121 449 275 94	16 97 32 121 449 274 94	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 31 26 156 0	16 97 32 90 423 118 94	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	2
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain													
[0 - 3M [Sweden	0 0 0 0 3 0 0	0 0 0 0 3 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 3 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							de Volksbank N.V.							
							As of 30/06/2019							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total [0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

de Volksbank N.V.

						de voiksbank iv.v.					
						As of 30/06/2019					
					Dire	ct exposures					
	(mln EUR)			On balance s	heet		Deriva	itives		Off balance sheet	
							Derivatives with positive fair value	Derivatives with	negative fair value	Off-balance sheet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount Notional amount	Carrying amount	Notional amount	Nominal Provisions	Risk weighted exposure amount
[0 - 3M [Africa										
[0 - 3M [Others										

Notes and definition

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

(5) Residual 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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, French Guiana, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Guyana, French Guiana, French Guiana, Guyana, French Guiana, Guyana, French Gu

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

(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.



Performing and non-performing exposures

			As of 30/09/20:	18					Α	s of 31/12/201	.8		
	Gross carryi	ing amount		Accumulated in accumulated control value due to control provisions ⁴	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial
	Of which performing but past due >30	Of which no	n-performing ¹	On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	guarantees received on non- performing
(mln EUR)	days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)							4,778	0	0	0	3	0	0
Central banks							0	0	0	0	0	0	0
General governments							3,726	0	0	0	2	0	0
Credit institutions							713	0	0	0	1	0	0
Other financial corporations							85	0	0	0	0	0	0
Non-financial corporations							254	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)							54,555	52	707	346	25	102	499
Central banks							980	0	0	0	0	0	0
General governments							582	0	0	0	0	0	0
Credit institutions							3,374	0	0	0	0	0	0
Other financial corporations							845	0	0	0	1	0	0
Non-financial corporations							1,806	1	86	86	10	33	53
of which: small and medium-sized enterprises at amortised cost							734	1	86	86	9	32	53
Households							46,967	51	621	260	13	69	446
DEBT INSTRUMENTS other than HFT							59,333	52	707	346	28	102	499
OFF-BALANCE SHEET EXPOSURES							2,694		7	1	2	3	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽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 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 9 and 10 of Regulation (EU) No 680/2014 - 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.



Performing and non-performing exposures

de Volksbank N.V.

	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount			provisions ⁴		Collaterals and financial	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		
	performi	Of which performing but past due >30 days and <=90 days			On performing	On non- performing	guarantees received on non- performing	Of which performing but past due >30		Of which non-performing ¹		On non- performing	guarantees received on non- performing	
(mln EUR)	days and			Of which: defaulted	exposures ²	exposures ³		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)														
Central banks														
General governments														
Credit institutions														
Other financial corporations														
Non-financial corporations														
Loans and advances(including at amortised cost and fair value)														
Central banks														
General governments														
Credit institutions														
Other financial corporations														
Non-financial corporations														
of which: small and medium-sized enterprises at amortised cost														
Households														
DEBT INSTRUMENTS other than HFT														
OFF-BALANCE SHEET EXPOSURES														

- (1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29
- (2) Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)
- (3) Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(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 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 9 and 10 of Regulation (EU) No 680/2014 - 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.



Forborne exposures

	As of 30/09/2018					As of 31/12/2018						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)						0	0	0	0	0		
Central banks						0	0	0	0	0		
General governments						0	0	0	0	0		
Credit institutions						0	0	0	0	0		
Other financial corporations						0	0	0	0	0		
Non-financial corporations						0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)						1,857	460	52	44	1,775		
Central banks						0	0	0	0	0		
General governments						0	0	0	0	0		
Credit institutions						0	0	0	0	0		
Other financial corporations						0	0	0	0	0		
Non-financial corporations						51	34	15	14	36		
of which: small and medium-sized enterprises at amortised cost						51	34	15	14	36		
Households						1,806	426	37	30	1,739		
DEBT INSTRUMENTS other than HFT						1,857	460	52	44	1,775		
Loan commitments given						7	0	0	0	0		

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽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 9 and 10 of Regulation (EU) No 680/2014 - 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.



Forborne exposures

			As of 31/03/2019			As of 30/06/2019					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	
(mln EUD)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance	
(mln EUR) Debt securities (including at amortised cost and fair value)											
Central banks											
General governments											
Credit institutions											
Other financial corporations											
Non-financial corporations											
Loans and advances (including at amortised cost and fair value)											
Central banks											
General governments											
Credit institutions											
Other financial corporations											
Non-financial corporations											
of which: small and medium-sized enterprises at amortised cost											
Households											
DEBT INSTRUMENTS other than HFT											
Loan commitments given											

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽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 9 and 10 of Regulation (EU) No 680/2014 - 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.