



## 2019 EU-wide Transparency Exercise

<b>Bank Name</b>	de Volksbank N.V.
<b>LEI Code</b>	724500A1FNICHSDF211
<b>Country Code</b>	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

de Volksbank N.V.

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period		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
<b>Risk-weighted assets (amounts)</b>						
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
<b>Capital ratios</b>						
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))	-
<b>Leverage ratio</b>						
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

## 2019 EU-wide Transparency Exercise

### Leverage ratio

de Volksbank N.V.

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		3,313		3,351	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition		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)	
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)	
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.

		(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>		<b>3,465</b>		<b>3,851</b>	C 01.00 (e010,e010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>		<b>3,313</b>		<b>3,351</b>	C 01.00 (e020,e010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		4,117		4,168	C 01.00 (e030,e010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		90		0	C 01.00 (e130,e010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		51		67	C 01.00 (e180,e010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		-865		-810	C 01.00 (e200,e010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0		0	C 01.00 (e210,e010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		0		0	C 01.00 (e230,e010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-33		-31	C 01.00 (e250,e010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-6		-4	C 01.00 (e300,e010) + C 01.00 (e340,e010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0		0	C 01.00 (e370,e010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-41		-38	C 01.00 (e380,e010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0		0	C 01.00 (e390,e010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	C 01.00 (e430,e010)	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 (e440,e010)	Article 36(1) point (i) 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 (e450,e010) + C 01.00 (e460,e010) + C 01.00 (e470,e010) + C 01.00 (e471,e010) + C 01.00 (e472,e010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 37(2) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)		0		0	C 01.00 (e460,e010)	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 (e480,e010)	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 (e490,e010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0		0	C 01.00 (e500,e010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	C 01.00 (e510,e010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0		0	C 01.00 (e524,e010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0		0	C 01.00 (e529,e010)	-
	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 (e220,e010)	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 (e240,e010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0		0	C 01.00 (e520,e010)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>0</b>		<b>0</b>	C 01.00 (e530,e010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments		0		0	C 01.00 (e540,e010) + C 01.00 (e670,e010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	C 01.00 (e720,e010)		
A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	C 01.00 (e690,e010) + C 01.00 (e700,e010) + C 01.00 (e710,e010) + C 01.00 (e740,e010) + C 01.00 (e744,e010) + C 01.00 (e746,e010)		
A.2.4	Additional Tier 1 transitional adjustments		0		0	C 01.00 (e660,e010) + C 01.00 (e680,e010) + C 01.00 (e730,e010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>3,313</b>		<b>3,351</b>	C 01.00 (e015,e010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>152</b>		<b>500</b>	C 01.00 (e750,e010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		152		500	C 01.00 (e760,e010) + C 01.00 (e890,e010)		
A.4.2	Other Tier 2 Capital components and deductions		0		0	C 01.00 (e910,e010) + C 01.00 (e920,e010) + C 01.00 (e930,e010) + C 01.00 (e940,e010) + C 01.00 (e950,e010) + C 01.00 (e970,e010) + C 01.00 (e974,e010) + C 01.00 (e978,e010)		
A.4.3	Tier 2 transitional adjustments		0		0	C 01.00 (e880,e010) + C 01.00 (e900,e010) + C 01.00 (e960,e010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>		9,341		9,029	C 02.00 (e010,e010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included		0		0	C 05.01 (e010,e040)	
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>		<b>35.47%</b>		<b>37.12%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>		<b>35.47%</b>		<b>37.12%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>		<b>37.09%</b>		<b>42.66%</b>	CA3 (5)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		<b>3,313</b>		<b>3,351</b>	[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 <sup>1</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>		<b>35.47%</b>		<b>37.12%</b>	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (e440,e010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C 05.01 (e440,e020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0		0	C 05.01 (e440,e030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0		0	C 05.01 (e440,e040)	

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



## 2019 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

de Volksbank N.V.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)		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, c010)
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_110)*12.5
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.

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
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 assets, net		0		
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		
<b>TOTAL OPERATING INCOME, NET</b>		<b>957</b>		
(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 <sup>1</sup>		0		
Of which restructuring <sup>1</sup>		21		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>		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 subsidiaries, 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 subsidiaries, 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		
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>		<b>361</b>		
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>		<b>268</b>		
Profit or (-) loss after tax from discontinued operations		0		
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>		<b>268</b>		
Of which attributable to owners of the parent		268		

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

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

## 2019 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

de Volksbank N.V.

(min EUR)		As of 30/09/2018			As of 31/12/2018			As of 31/03/2019			As of 30/06/2019			References			
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount		Fair value hierarchy		
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3			Level 1	Level 2	Level 3
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. Part 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 <sup>1</sup>					495												
<b>TOTAL ASSETS</b>					<b>60,948</b>												IAS 1.9(a), IG 6

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

(min EUR)		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References							
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment										
		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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets											
Financial assets at fair value through other comprehensive income	Debt securities								1,909	0	0	-1	0	0																			Annex V. Part 1.31, 44(b)
	Loans and advances								0	0	0	0	0	0																		Annex V. Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities								2,869	0	0	-2	0	0																		Annex V. Part 1.31, 44(b)	
	Loans and advances								50,836	2,296	657	-4	-21	-102																		Annex V. Part 1.32, 44(a)	

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



### 2019 EU-wide Transparency Exercise

Market Risk  
de Volksbank N.V.

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

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



2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

de Volksbank N.V.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks				4,301	5,217	137		
	Regional governments or local authorities				711	2,508	0		
	Public sector entities				424	103	1		
	Multilateral Development Banks				389	389	0		
	International Organisations				27	27	0		
	Institutions				4,449	1,852	366		
	Corporates				2,637	1,054	940		
	of which: SME				49	44	40		
	Retail				780	286	180		
	of which: SME				215	196	112		
	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				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				334	334	261			
Standardised Total <sup>2</sup>					14,656	12,311	2,157	76	

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NETHERLANDS	Central governments or central banks				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	509	77		
	Corporates				1,831	404	384		
	of which: SME				47	43	38		
	Retail				768	283	177		
	of which: SME				214	195	111		
	Secured by mortgages on immovable property				425	420	194		
	of which: SME				425	420	194		
	Exposures in default				114	57	62	56	
	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				334	334	261			
Standardised Total <sup>2</sup>							69		

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SWITZERLAND	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	1,637	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	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		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
	Claims on institutions and corporates with a ST credit assessment				0	0	0		
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							0		

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	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		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				1	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
	Claims on institutions and corporates with a ST credit assessment				0	0	0		
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							1		

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

de Volksbank N.V.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
BELGIUM	Central governments or central banks				531	530	0		
	Regional governments or local authorities				180	180	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				7	7	0		
	Institutions				5	5	3		
	Corporates				326	278	278		
	of which: SME				1	1	1		
	Retail				6	2	1		
	of which: SME				1	1	0		
	Secured by mortgages on immovable property				2	2	2		
	of which: SME				2	2	2		
	Exposures in default				2	1	1	1	
	Items associated with particularly high risk				0	0	0	0	
	Covered bonds				0	0	0	0	
Claims on institutions and corporates with a ST credit assessment				0	0	0	0		
Collective investments undertakings (CIU)				0	0	0	0		
Equity				0	0	0	0		
Other exposures				0	0	0	0		
Standardised Total <sup>2</sup>							3		

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 5	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0	0	
	Covered bonds				0	0	0	0	
Claims on institutions and corporates with a ST credit assessment				0	0	0	0		
Collective investments undertakings (CIU)				0	0	0	0		
Equity				0	0	0	0		
Other exposures				0	0	0	0		
Standardised Total <sup>2</sup>							0		

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 6	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0	0	
	Covered bonds				0	0	0	0	
Claims on institutions and corporates with a ST credit assessment				0	0	0	0		
Collective investments undertakings (CIU)				0	0	0	0		
Equity				0	0	0	0		
Other exposures				0	0	0	0		
Standardised Total <sup>2</sup>							0		

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 7	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0	0	
	Covered bonds				0	0	0	0	
Claims on institutions and corporates with a ST credit assessment				0	0	0	0		
Collective investments undertakings (CIU)				0	0	0	0		
Equity				0	0	0	0		
Other exposures				0	0	0	0		
Standardised Total <sup>2</sup>							0		

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

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

de Volksbank N.V.

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

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

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

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

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

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 10	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0		0
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>								0	

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

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

de Volksbank N.V.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks				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		
	of which: SME				135	118	67		
	Secured by mortgages on immovable property				510	505	231		
	of which: SME				510	505	231		
	Exposures in default				99	51	55	47	
	Items associated with particularly high risk				0	0	0		
	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 <sup>2</sup>				16,152	13,291	2,028	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 Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NETHERLANDS	Central governments or central banks				3,006	3,642	88		
	Regional governments or local authorities				352	406	0		
	Public sector entities				41	8	2		
	Multilateral Development Banks				0	0	0		
	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		
	of which: SME				135	118	67		
	Secured by mortgages on immovable property				505	501	228		
	of which: SME				505	501	228		
	Exposures in default				97	51	55	46	
	Items associated with particularly high risk				0	0	0		
	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 <sup>2</sup>							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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SWITZERLAND	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	2,218	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				2,225	4	1		
	Corporates				68	68	14		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							0		

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks				1,145	1,145	0		
	Regional governments or local authorities				97	97	4		
	Public sector entities				264	264	0		
	Multilateral Development Banks				0	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		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

de Volksbank N.V.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
BELGIUM	Central governments or central banks				625	625	0		
	Regional governments or local authorities				90	90	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				7	7	0		
	Institutions				3	3	1		
	Corporates				303	265	265		
	of which: SME				1	1	1		
	Retail				5	1	1		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				3	3	2		
	of which: SME				3	3	2		
	Exposures in default				1	0	0	0	
	Items associated with particularly high risk				0	0	0	0	
	Covered bonds				0	0	0	0	
Claims on institutions and corporates with a ST credit assessment				0	0	0	0		
Collective investments undertakings (CIU)				0	0	0	0		
Equity				0	0	0	0		
Other exposures				0	0	0	0		
Standardised Total <sup>2</sup>							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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
Country of Counterpart 5	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0	0	
	Covered bonds				0	0	0	0	
Claims on institutions and corporates with a ST credit assessment				0	0	0	0		
Collective investments undertakings (CIU)				0	0	0	0		
Equity				0	0	0	0		
Other exposures				0	0	0	0		
Standardised Total <sup>2</sup>							0		

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
Country of Counterpart 6	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0	0	
	Covered bonds				0	0	0	0	
Claims on institutions and corporates with a ST credit assessment				0	0	0	0		
Collective investments undertakings (CIU)				0	0	0	0		
Equity				0	0	0	0		
Other exposures				0	0	0	0		
Standardised Total <sup>2</sup>							0		

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
Country of Counterpart 7	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0	0	
	Covered bonds				0	0	0	0	
Claims on institutions and corporates with a ST credit assessment				0	0	0	0		
Collective investments undertakings (CIU)				0	0	0	0		
Equity				0	0	0	0		
Other exposures				0	0	0	0		
Standardised Total <sup>2</sup>							0		

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

de Volksbank N.V.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 8	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							0		

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 9	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							0		

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 10	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total <sup>2</sup>							0		

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

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
de Volksbank N.V.

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	46,773	231	45,905	5,487	46,773	231	45,905	5,487	324	59
	Retail - Secured on real estate property	46,773	231	45,905	5,487	46,773	231	45,905	5,487	324	59
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	46,773	231	45,905	5,487	46,773	231	45,905	5,487	324	59
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>2</sup>									5,487		

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	46,657	228	45,789	5,463	46,657	228	45,789	5,463	318	57
	Retail - Secured on real estate property	46,657	228	45,789	5,463	46,657	228	45,789	5,463	318	57
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	46,657	228	45,789	5,463	46,657	228	45,789	5,463	318	57
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	4	1	4	0	4	1	0	0
	Retail - Secured on real estate property	4	0	4	1	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	4	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	10	0	10	3	10	0	10	3	0	0
	Retail - Secured on real estate property	10	0	10	3	10	0	10	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	0	10	3	10	0	10	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	59	1	59	10	59	1	59	10	2	0
	Retail - Secured on real estate property	59	1	59	10	59	1	59	10	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	59	1	59	10	59	1	59	10	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
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).





2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
de Volksbank N.V.

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	47,105	224	46,342	5,318	47,105	224	46,342	5,318
	Retail - Secured on real estate property	47,105	224	46,342	5,318	47,105	224	46,342	5,318
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	47,105	224	46,342	5,318	47,105	224	46,342	5,318
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total <sup>2</sup>								5,318	

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	46,997	221	46,234	5,297	46,997	221	46,234	5,297
	Retail - Secured on real estate property	46,997	221	46,234	5,297	46,997	221	46,234	5,297
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	46,997	221	46,234	5,297	46,997	221	46,234	5,297
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	4	0	4	1	4	0	4	1
	Retail - Secured on real estate property	4	0	4	1	4	0	4	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	4	0	4	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	10	0	10	2	10	0	10	2
	Retail - Secured on real estate property	10	0	10	2	10	0	10	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	0	10	2	10	0	10	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted			
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	56	1	56	8	56	1	56	8
	Retail - Secured on real estate property	56	1	56	8	56	1	56	8
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	56	1	56	8	56	1	56	8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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













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

de Volksbank N.V.

As of 31/12/2018

		Direct exposures												Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				Nominal	Provisions	Carrying amount	Notional amount	Carrying amount	Notional amount					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost							
[ 0 - 3M [	Africa													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
<b>Total</b>														
[ 0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		0	0	0	0	0	0	0	0	0	0	0	0	0

**Notes and definitions**

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

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











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

de Volksbank N.V.

As of 30/06/2019

As of 30/06/2019														
Direct exposures														
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														
[ 0 - 3M [	U.S.													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														
[ 0 - 3M [	China													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														
[ 0 - 3M [	Switzerland													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														
[ 0 - 3M [	Other advanced economies non EEA													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														
[ 5Y - 10Y [														
[ 10Y - more														
Total														
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 3M - 1Y [														
[ 1Y - 2Y [														
[ 2Y - 3Y [														
[ 3Y - 5Y [														

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

de Volksbank N.V.

As of 30/06/2019

(mln EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M [	Africa														
[ 3M - 1Y [															
[ 1Y - 2Y [															
[ 2Y - 3Y [															
[ 3Y - 5Y [															
[ 5Y - 10Y [	Others														
[ 10Y - more															
Total															
[ 0 - 3M [															
[ 3M - 1Y [															
[ 1Y - 2Y [															
[ 2Y - 3Y [															
[ 3Y - 5Y [															
[ 5Y - 10Y [															
[ 10Y - more															
Total															

**Notes and definitions**

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

de Volksbank N.V.

	As of 30/09/2018						As of 31/12/2018						
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
(mln EUR)													
<b>Debt securities (including at amortised cost and fair value)</b>							<b>4,778</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>							<b>54,555</b>	<b>52</b>	<b>707</b>	<b>346</b>	<b>25</b>	<b>102</b>	<b>499</b>
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
<b>DEBT INSTRUMENTS other than HFT</b>							<b>59,333</b>	<b>52</b>	<b>707</b>	<b>346</b>	<b>28</b>	<b>102</b>	<b>499</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>							<b>2,694</b>		<b>7</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>0</b>

<sup>(1)</sup> 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

<sup>(2)</sup> Institutions report here collective allowances for incurred 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)

<sup>(3)</sup> Institutions 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)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

de Volksbank N.V.

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

(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) Institutions report here collective allowances for incurred 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) Institutions 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.



## 2019 EU-wide Transparency Exercise

### Forborne exposures

de Volksbank N.V.

	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
<b>Debt securities (including at amortised cost and fair value)</b>						<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks						0	0	0	0	0	0
General governments						0	0	0	0	0	0
Credit institutions						0	0	0	0	0	0
Other financial corporations						0	0	0	0	0	0
Non-financial corporations						0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>						<b>1,857</b>	<b>460</b>	<b>52</b>	<b>44</b>	<b>1,775</b>	
Central banks						0	0	0	0	0	0
General governments						0	0	0	0	0	0
Credit institutions						0	0	0	0	0	0
Other financial corporations						0	0	0	0	0	0
Non-financial corporations						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	
<b>DEBT INSTRUMENTS other than HFT</b>						<b>1,857</b>	<b>460</b>	<b>52</b>	<b>44</b>	<b>1,775</b>	
<b>Loan commitments given</b>						<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

<sup>(1)</sup> 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□

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

## 2019 EU-wide Transparency Exercise

### Forborne exposures

de Volksbank N.V.

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

(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.