

Bank Name	Nederlandse Waterschapsbank N.V.
LEI Code	JLP5FSPH9WPSHY3NIM24
Country Code	NL

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

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published.



Key Metrics

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



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		1,938		2,016	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition		1,938		2,016	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		78,257		79,702	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		78,257		79,702	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		2.5%		2.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		2.5%		2.5%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Nederlandse Waterschapsbank N.V.

		(500 00)	As of 30/09/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	1,938			C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	1,618			C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	7			C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments) Retained earnings	1,617			C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	1			C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1			C 01.00 (r200,c010)	
							Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0			C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
		Minority interest given recognition in CET1 capital				C 01.00 (r230,c010)	Article 84 of CRR
		Adjustments to CET1 due to prudential filters	-1			C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-3			C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	associated DTLs	0		0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0		0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0		0	C 01.00 (r390,c010)	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 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0		0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0		0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0		0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0		0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0		0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0		0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0		0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0		0	C 01.00 (r524,c010)	Article 3 CRR
		CET1 capital elements or deductions - other	-4			C 01.00 (r529,c010)	-
		Transitional adjustments	0			CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	_
	A.1.21.1		0			C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2						Articles 479 and 480 of CRR
			0			C 01.00 (r240,c010)	
	A.1.21.3		0			C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	321			C 01.00 (r530,c010)	Article 61 of CRR
		Additional Tier 1 Capital instruments	321			C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0		0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0		0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0		0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,938		2,016	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0		0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0		0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0		0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0		0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	2,627		2,931	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0		0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	61.58%		57.84%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	73.79%		68.78%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	73.79%		68.78%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,618		1,695	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	61.58%			[D.1]/[B-B.1]	-
r uny loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0		0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0			C 05.01 (r440,c030)	
	E	Adjustments included in RWAs due to IFRS 9 transitional arrangements				C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu			U		

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

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



Market Risk

Nederlandse Waterschapsbank N.V.

ı	SA				I	M									IM						
			VaR <i>(Memorandum item)</i>	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		RICE RISKS CA HARGE FOR C			VaR (Memora	andum item)	STRESSED VaR (M	Memorandum item)	DEFAU MIGRAT	MENTAL LT AND ON RISK CHARGE		ICE RISKS CA		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LACT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018			As of 30/	09/2018									As of 31/1	2/2018					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk		0 0 0 0 0 0										0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0						
Total	As of 31/03/2019	As of 30/06/2019			As of 31/	03/2019						0	0	0	As of 30/0	6/2019	0	0	0	0	0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk		0 0 0 0 0 0										0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	

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



Credit Risk - Standardised Approach

Nederlandse Waterschapsbank N.V.

					Standardise	d Approach					
			As of 30	/09/2018		As of 31/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions		
	(mln EUR, %)										
	Central governments or central banks						56,444	0			
	Regional governments or local authorities					17,996	17,939	0			
	Public sector entities					46,822	9	2			
	Multilateral Development Banks					0	0	0			
	International Organisations					104	104	0			
	Institutions Corporates					7,599 1,452	2,232 923	403 923			
	of which: SME					1, 1 32 N	n	0			
	Retail					0					
	of which: SME					0	0	0			
onsolidated data	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					551	551	55			
	Claims on institutions and corporates with a ST credit assessment					0	0	0			
	Collective investments undertakings (CIU)					0	0	0			
	Equity Other exposures					U 1 <i>A</i>	U 14	14			
	Standardised Total ²					85,435	78,216	1,397			

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

⁽²⁾ Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach				
			As of 30	/09/2018		As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks					10,296	55,719	0		
	Regional governments or local authorities					17,996	17,939	0		
	Public sector entities					46,700	9	2		
	Multilateral Development Banks International Organisations					0	0	0		
	Institutions					3,965	197	44		
	Corporates					1,452	923	923		
	of which: SME					0	0	0		
	Retail					0	0	0		
NETHEDI ANDC	of which: SME					0	0	0		
NETHERLANDS	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 Claims on institutions and corporates with a ST credit assessment					551	551	55		
	Collective investments undertakings (CIU)					0	0 0			
	Equity					o l	0			
	Other exposures					14	14	14		
	Standardised Total ²								0	

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

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

					Standardise	d Approach					
			As of 30	/09/2018		As of 31/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks					401	401	0			
	Regional governments or local authorities Public sector entities					0	0	0			
	Multilateral Development Banks					0	0	0			
	International Organisations					0	0				
	Institutions					773	137	62			
	Corporates					0	0	0			
	of which: SME					0	0	0			
	Retail					0	0	0			
FRANCE	of which: SME					0	0	0			
INAINCL	Secured by mortgages on immovable property					0	0	0			
	of which: SME					0	0	0			
	Exposures in default					0	0	0			
	Items associated with particularly high risk Covered bonds					0	0	0			
	Claims on institutions and corporates with a ST credit assessment					0	0				
	Collective investments undertakings (CIU)					0	0				
	Equity					0	0	0			
	Other exposures					0	0	0			
	Standardised Total ²								0		

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

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

		exposures, but includes gener		terparty excludes those for sect	distisation exposures, additional	valuation adjustments (AVAs) al	id other own funds reductions	related to the		
					Standardise	d Approach				
			As of 30	/09/2018		As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property					0 0 0 0 0 1,241 0 0 0 0	0 0 0 0 1,497 0 0 0	0 0 0 0 184 0 0 0		
	Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures					0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	
	Standardised Total ²									

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



Credit Risk - Standardised Approach

		Standardised Approach									
			As of 30	/09/2018			As of 31	/12/2018			
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail					0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0			
Country of Counterpart 4	of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds					0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²					0 0 0 0	0 0 0	0 0 0 0	0		
		(2) Total value adjustments and	provisions per country of cour	e taking into account any effect nterparty excludes those for secu					J J		
		exposures, but includes genera	a create fion aujustifielits.		Standardise	d Approach					
			As of 30	/09/2018			As of 31	./12/2018			
	(min FUD 0())	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %) Central governments or central banks Regional governments or local authorities					0	0	0 0			
	Public sector entities Multilateral Development Banks International Organisations					0 0 0	0 0 0	0 0 0			
	Institutions Corporates of which: SME					0 0	0	0 0 0			
Country of Counterpart 5	Retail of which: SME Secured by mortgages on immovable property					0 0 0	0 0 0	0 0 0			
Godinesi pare o	of which: SME Exposures in default Items associated with particularly high risk					0 0 0	0 0 0	0 0 0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0 0 0	0 0 0	0 0 0			
	Equity Other exposures					0 0	0	0 0	0		
	Standardised Total ²	(2) Total value adjustments and	provisions per country of cour	e taking into account any effect nterparty excludes those for secu					0		
		exposures, but includes genera	ai credit risk dujustirierits.								
					Standardise	d Approach					
			As of 30	/09/2018	Standardise	d Approach	As of 31	./12/2018			
	(min FUR %)	Original Exposure ¹	As of 30 Exposure Value ¹	/09/2018 Risk exposure amount	Value adjustments and		As of 31 Exposure Value ¹		Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	Original Exposure ¹			Value adjustments and						
	Central governments or central banks	Original Exposure ¹			Value adjustments and						
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Original Exposure ¹			Value adjustments and						
Country of Counterpart 6	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	Original Exposure ¹			Value adjustments and				provisions ²		
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure ¹			Value adjustments and						
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Original Exposure ¹			Value adjustments and				provisions ²		
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		Exposure Value ¹		Value adjustments and provisions ²	Original Exposure ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²		
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures		eosure value, is reported before provisions per country of cour	Risk exposure amount e taking into account any effect	Value adjustments and provisions ² due to credit conversion factors our istisation exposures, additional	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²		
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(1) Original exposure, unlike Exp (2) Total value adjustments and	osure value, is reported before provisions per country of country of country credit risk adjustments.	Risk exposure amount e taking into account any effect	Value adjustments and provisions ²	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²		
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(1) Original exposure, unlike Exp (2) Total value adjustments and	osure value, is reported before provisions per country of country of country credit risk adjustments.	Risk exposure amount e taking into account any effect interparty excludes those for security excludes the exclusion excludes the exclusion ex	Value adjustments and provisions ² due to credit conversion factors or instisation exposures, additional Standardise Value adjustments and	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and		
_	Central governments or local authorities Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (mln EUR, %)	(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general	eosure value, is reported before provisions per country of cour al credit risk adjustments. As of 30	Risk exposure amount e taking into account any effect interparty excludes those for secu	Value adjustments and provisions ² due to credit conversion factors or instisation exposures, additional standardise	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and		
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general	eosure value, is reported before provisions per country of cour al credit risk adjustments. As of 30	Risk exposure amount e taking into account any effect interparty excludes those for secu	Value adjustments and provisions ² due to credit conversion factors or instisation exposures, additional Standardise Value adjustments and	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and		
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks Regional governments or local authorities	(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general	eosure value, is reported before provisions per country of cour al credit risk adjustments. As of 30	Risk exposure amount e taking into account any effect interparty excludes those for secu	Value adjustments and provisions ² due to credit conversion factors or instisation exposures, additional Standardise Value adjustments and	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and		
Counterpart 6	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations	(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general	eosure value, is reported before provisions per country of cour all credit risk adjustments. As of 30	Risk exposure amount e taking into account any effect interparty excludes those for secu	Value adjustments and provisions ² due to credit conversion factors or instisation exposures, additional Standardise Value adjustments and	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and		
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general	eosure value, is reported before provisions per country of cour all credit risk adjustments. As of 30	Risk exposure amount e taking into account any effect interparty excludes those for secu	Value adjustments and provisions ² due to credit conversion factors or instisation exposures, additional Standardise Value adjustments and	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and		
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general	eosure value, is reported before provisions per country of cour all credit risk adjustments. As of 30	Risk exposure amount e taking into account any effect interparty excludes those for secu	Value adjustments and provisions ² due to credit conversion factors or instisation exposures, additional Standardise Value adjustments and	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and		
Country of	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail for which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured in institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general	eosure value, is reported before provisions per country of cour all credit risk adjustments. As of 30	Risk exposure amount e taking into account any effect interparty excludes those for secu	Value adjustments and provisions ² due to credit conversion factors or instisation exposures, additional Standardise Value adjustments and	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	value adjustments and provisions ²		
Country of	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Regional governments or local public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general	eosure value, is reported before provisions per country of cour all credit risk adjustments. As of 30	Risk exposure amount e taking into account any effect interparty excludes those for secu	Value adjustments and provisions ² due to credit conversion factors or instisation exposures, additional Standardise Value adjustments and	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	value adjustments and provisions ²		



Credit Risk - Standardised Approach

Nederlandse Waterschapsbank N.V.

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

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

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

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

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

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks					0	0	0	
	Regional governments or local authorities Public sector entities					0	0	0	
	Multilateral Development Banks					0	0		
	International Organisations					0	0	0	
	Institutions					0	0	0	
	Corporates					0	0	0	
	of which: SME					0	0	0	
Country of	Retail					0	0	0	
-	of which: SME					0	0	0	
Counterpart 10	Secured by mortgages on immovable property of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					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 Standardised Total ²					0	0	0	0

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



Credit Risk - Standardised Approach

Nederlandse Waterschapsbank N.V.

					Standardise	ed Approach			
			As of 31	./03/2019			As of 30	0/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks					3,839	55,069	0	
	Regional governments or local authorities					20,059	20,228	0	
	Public sector entities					52,491	9	2	
	Multilateral Development Banks					82	82	0	
	International Organisations					439	439	0	
	Institutions					11,970	2,538	379	
	Corporates					2,621	1,343	1,343	
	of which: SME					0	0	0	
	Retail					0	0	0	
Consolidated data	of which: SME					0	0	0	
consonaucea aata	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	0
	Exposures in default					0	0	0	U
	Items associated with particularly high risk Covered bonds					U 721	721	U	
	Claims on institutions and corporates with a ST credit assessment					/21 0	721	72	
						0	0	0	
	Collective investments undertakings (CIU) Equity					0	0	0	
	Other exposures					16	16	16	
	Standardised Total ²					92,239	80,44	5 1,812	

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks					3,533	54,395		
	Regional governments or local authorities					19,407	19,576	0	
	Public sector entities					52,124	9	2	
	Multilateral Development Banks					0	0	0	
	International Organisations Institutions					7,265	0 204	44	
	Corporates					2,621	1,343	1,343	
	of which: SME					0	1,515	0	
	Retail					0	0	0	
NETHEDI ANDC	of which: SME					0	0	0	
NETHERLANDS	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Covered bonds					721	721	72	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0		
	Other exposures					16	16	16	
	Standardised Total ²					10	10	10	0

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

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

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks					105	105	0	
	Regional governments or local authorities Public sector entities					0	0	0	
	Multilateral Development Banks						0		
	International Organisations					0	0	0	
	Institutions					1,733	135	62	
	Corporates					0	0	0	
	of which: SME					0	0	0	
	Retail					0	0	0	
FRANCE	of which: SME					0	0	0	
	Secured by mortgages on immovable property of which: SME					0	0	0	
	Exposures in default						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 Standardised Total ²					0	0	0	

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

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

		exposures, but includes gener		anterparty excludes those for sec	curistisation exposures, additional	valuation adjustments (AVAs) t	and other own rands reduction	is related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)							•	
	Central governments or central banks Regional governments or local authorities Public sector entities					0 0	0 0 0	0 0	
	Multilateral Development Banks International Organisations					0 0	0	0 0	
	Institutions Corporates					1,276 0	1,897 0	185	
	of which: SME Retail of which: SME					0	0	0	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME					0 0	0	0 0	
	Exposures in default Items associated with particularly high risk					0 0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0 0	0	0 0	
	Equity Other exposures					0	0	0	
	Standardised Total ²								0

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

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



Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	0/06/2019	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail					0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Country of Counterpart 4	of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity					0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
	Other exposures Standardised Total ²	(1) Original exposure, unlike Ex	xposure value, is reported before	re taking into account any effect	t due to credit conversion factors	0 or credit risk mitigation technic	ques (e.g. substitution effects	0	0
		(2) Total value adjustments an exposures, but includes generate		nterparty excludes those for sec	curistisation exposures, additiona		and other own funds reduction	ons related to the	
			As of 31	/03/2019	Standardise	d Approach	As of 30	0/06/2019	
					Value adjustments and				Value adjustments and
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME					0 0 0 0 0 0	0 0 0 0 0 0		
Country of Counterpart 5	Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment					0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
	Collective investments undertakings (CIU) Equity Other exposures					0 0 0	0 0 0	0 0 0	
	Standardised Total ²				t due to credit conversion factors curistisation exposures, additiona				0
		exposures, but includes genera			Standardise				
			As of 31	/03/2019			As of 30	0/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment					0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures					0	0		
	Standardised Total ²				t due to credit conversion factors				0
		exposures, but includes genera		interparty excludes those for sec	Standardise		and other own runds reduction	ons related to the	
			As of 31	/03/2019			As of 30	0/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²						0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures		d provisions per country of cou		t due to credit conversion factors curistisation exposures, additiona				



Credit Risk - Standardised Approach

Nederlandse Waterschanshank N V

						•			
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mln EUR, %) Central governments or central banks					0	0	0	
	Regional governments or local authorities Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations Institutions					0	0	0	
	Corporates of which: SME					0 0	0	0	
Country of	Retail of which: SME					0	0	0	
Counterpart 8	Secured by mortgages on immovable property of which: SME					0	0	0	
	Exposures in default					0	0	0	
	Items associated with particularly high risk Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0 0	0	0 0	
	Equity Other exposures					0	0	0	
	Standardised Total ²					Ţ	,		
			d provisions per country of cou		t due to credit conversion factors curistisation exposures, additiona				
		(2) Total value adjustments an	d provisions per country of cou al credit risk adjustments.			l valuation adjustments (AVAs) a	and other own funds reduction		
		(2) Total value adjustments an exposures, but includes gener	d provisions per country of cou al credit risk adjustments.	interparty excludes those for sec	Standardise Value adjustments and	l valuation adjustments (AVAs) a	and other own funds reduction	ns related to the	Value adjustments a
		(2) Total value adjustments an	d provisions per country of cou al credit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	l valuation adjustments (AVAs) a	As of 30	/06/2019	Value adjustments a
	(mln EUR, %) Central governments or central banks	(2) Total value adjustments an exposures, but includes gener	d provisions per country of cou al credit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	l valuation adjustments (AVAs) a	As of 30	/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	(2) Total value adjustments an exposures, but includes gener	d provisions per country of cou al credit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	l valuation adjustments (AVAs) a	As of 30	/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	(2) Total value adjustments an exposures, but includes gener	d provisions per country of cou al credit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	l valuation adjustments (AVAs) a	As of 30	/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	(2) Total value adjustments an exposures, but includes gener	d provisions per country of cou al credit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	l valuation adjustments (AVAs) a	As of 30	/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	(2) Total value adjustments an exposures, but includes gener	d provisions per country of cou al credit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	l valuation adjustments (AVAs) a	As of 30	/06/2019	
Country of	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	(2) Total value adjustments an exposures, but includes gener	d provisions per country of cou al credit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	l valuation adjustments (AVAs) a	As of 30	/06/2019	
Country of Counterpart 9	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	(2) Total value adjustments an exposures, but includes gener	d provisions per country of cou al credit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	l valuation adjustments (AVAs) a	As of 30	/06/2019	
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	(2) Total value adjustments an exposures, but includes gener	d provisions per country of cou al credit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	l valuation adjustments (AVAs) a	As of 30	/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	(2) Total value adjustments an exposures, but includes gener	d provisions per country of cou al credit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	l valuation adjustments (AVAs) a	As of 30	/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	(2) Total value adjustments an exposures, but includes gener	d provisions per country of cou al credit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	l valuation adjustments (AVAs) a	As of 30	/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	(2) Total value adjustments an exposures, but includes gener	d provisions per country of cou al credit risk adjustments. As of 31	/03/2019	Standardise Value adjustments and	l valuation adjustments (AVAs) a	As of 30	/06/2019	

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

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

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



Credit Risk - IRB Approach Nederlandse Waterschapsbank N.V.

								Neuci	indinase we	iterschapsbank iv.v											
											IRB A	pproach									
				As of 30/	09/2018				As of 31/	12/2018				As of 31/	/03/2019				As of 30/	06/2019	
		Original Expo	osure ¹	Exposure	Risk exposure amount	adjustment	Original Exp	osure ¹	Exposure	Risk exposure amou	adjustment	Original E	Exposure ¹	Exposure	Risk exposure amount	adjustment	Original E	Exposure ¹	Exposure	Risk exposure amoun	adjustm
	(mln EUR, %)	O	Of which: defaulted	Value ¹	Of which: defaulted	s and provisions		Of which: defaulted	Value ¹	Of whice default			Of which: defaulted	Value ¹	Of which: defaulted	s and provisions		Of which: defaulted	Value ¹	Of which: defaulted	s and provision
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total ²						0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0							000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0

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



General governments exposures by country of the counterparty

							As of 31/12/2018							
						Direct e	exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance she	eet exposures	
			Total comic or contact					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss of which: I fair value compre	Financial assets at ue through other chensive income	which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
BM [1Y [2Y [3Y [5Y [.0Y [more	Austria													
BM [1Y [2Y [3Y [5Y [.0Y [more al	Belgium	0 201 0 0 0	0 201 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
ai BM [1Y [2Y [3Y [5Y [.0Y [more al	Bulgaria	201	201				U			U	· ·			
5M [1Y [2Y [3Y [5Y [.0Y [more	Cyprus													
3M [1Y [2Y [3Y [5Y [.0Y [more	Czech Republic													
BM [1Y [2Y [3Y [5Y [.0Y [more	Denmark													
al BM [1Y [2Y [3Y [5Y [.0Y [more al	Estonia													
IN 1 2 3 5 0 m al N 1 2 3 5 0 0 m al N 1 2 3 5 0 0 m al N 1 2 3 5 0 0 m al N 1 2 3 5 0 0 m al N 1 2 3 5 0 0 m al N 1 2 3 5 0 0 m al N 1 2 3 5 0 0 m al N 1 2 3 5 0 0 m al N 1 2 3 5 0 0 m al N 1 2 3 5 0 0 m al N 1 2 3 5 0 0 m al N 1 2 3 5 0 0 m al N 1 2 3 5 0 0 0 m al N 1 2 3 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 [Y [Y [Y [Y [Y [Y [Y [Y [Y [Y	A[Y[Activative financial assets Activative financial assets Activative financial assets	aturity Country / Region Total gross carrying amount of non-derivative financial assets Active financial assets (net of short positions) Active	Activative financial assets assets (net of short positions)	Total gross carrying amount of non-derivative financial assets of which: Financial assets clearly positions) Austria Austria Austria Belgium Denmark Cyprus Carech Republic Carech Republ	Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets designated at fair value through profit or loss of which: Financial assets designated at fair value through profit or loss of which: Financial assets designated at fair value through profit or loss of which: Financial assets designated at fair value through profit or loss of which: Financial assets designated at fair value through profit or loss of which: Financial assets designated at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income. Of whic	anurity Country / Region Total gress carrying amount of non- derivative financial assets assets (net of short positions) of which: Financial assets designated a fair value through profit or lass fair value through other comprehensive flooring of which: Financial assets designated a fair value through other comprehensive flooring of which: Financial assets designated a fair value through profit or lass fair value through other comprehensive flooring of which: Financial assets designated a fair value through profit or lass fair value through other comprehensive flooring of which: Financial assets designated a fair value through profit or lass fair value through other comprehensive flooring of which: Financial assets designated a fair value through other comprehensive flooring of which: Financial assets designated a fair value through other comprehensive flooring of which: Financial assets designated a fair value through other comprehensive flooring of which: Financial assets designated a fair value through other comprehensive flooring of which: Financial assets designated a fair value through other comprehensive flooring of which: Financial assets designated a fair value through other comprehensive flooring of which: Financial assets designated a fair value through other comprehensive flooring of which: Financial assets designated a fair value through other comprehensive flooring of which: Financial assets designated a fair value through other comprehensive flooring of which: Financial assets designated a fair value through other comprehensive flooring of which: Financial assets designated a fair value through other comprehensive flooring of which: Financial assets designated a fair value through other comprehensive flooring of which: Financial assets designated a fair value f	Austria Austria Country / Region Total gross carrying amount of non- districtive financial assets of which Francial as	Austria Legium Legiu	Total groes carrying annual of non- derivative fluencial assets Austria Austria Committy / Region Committy / Region Total groes carrying annual of non- derivative fluencial assets of a little Fluvoria outcome had for radius of a little Fluvoria outcome had for radius h	Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets Total grown carrying amount of mon- derivative financial assets	Autor. Autor. Autor. Autor. Correct Correct	Total grows carrying amount of nor destricted formed about protections of the control about protection and about p



General governments exposures by country of the counterparty

						Ned	erlandse Waterschapsba						
							As of 31/12/2018						
						Direc	ct exposures						
	(mln EUR)			On balance sl	heet			Der	vatives		Off balaı	nce sheet	
											Off-balance sl	neet exposures	
								Derivatives with positive fair value	Derivatives wit	h negative fair value			-
													Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short										exposure amount
		derivative infancial assets	positions)								Nominal	Provisions	
				of which: Financial assets held for trading	acsignated at rail value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount Notional amour	t Carrying amount	Notional amount			
				neid for trading	through profit or loss	comprehensive income	amortised cost						
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total													
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Finland												
[10Y - more Total	-												
[0 - 3M [401 0	401 0	0 0	0 0	0 0	0 0	0 0 0	0 0 0	0	0 0	0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [France	0 0 0	0 0	0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	
		0 401 50	0 401 50	0 0	0 0	0 0	0 0	0 0	0 0 0 0	0	0 0	0 0	0
[0 - 3M [21	21	0	0	0	0	0 0	0 0 0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Germany	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	
[10Y - more Total	-	0 122	0 122	0 0	0 0	0 0	0 0	0 0	0 0 0 0	0	0 0	0	0
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Croatia												
i iorai	-												
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Greece												
I I I I I I													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[0 - 3M [Hungary												
Total [0 - 3M [1												
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Ireland												
[0 - 3M [treiand												
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Italy												
[0 - 3M [
Total [0 - 3M [
[0 - 3M [Latvia												
[3Y - 5Y [[5Y - 10Y [[10Y - more													
Total	<u> </u>												



General governments exposures by country of the counterparty

						Ned	erlandse Waterschapsba						
							As of 31/12/2018	3					
						Direc	ct exposures						
	(mln EUR)			On balance sl	heet			Deriv	atives		Off balar	nce sheet	
											Off-balance sl	neet exposures	
			T-1-1					Derivatives with positive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania												
[0 - 3M [Luxembourg	0 0 0 30 25 49 0	0 0 0 30 25 49 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta												
[0 - 3M [Netherlands	2,238 5,700 7,321 5,230 5,929 6,847 28,119	2,238 5,700 7,321 5,230 5,929 6,847 28,119 61,385	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 345 746		0 0 0 0 0	1,045 405 335 355 160 98 614 3,012	0 0 0 0 0 0	
Total [0 - 3M [Poland	61,385	61,385	U			U	345 746		U U	3,012	U	2
Total [0 - 3M [Portugal												
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Romania												
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia												
[0 - 3M [Slovenia												



General governments exposures by country of the counterparty

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



General governments exposures by country of the counterparty

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



General governments exposures by country of the counterparty

Nederlandse Waterschapsbank N.V.

						NCC	ieriariuse waterschapsba	IIIX IV.V.						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others													

lotes and definition

- Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.
- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
- the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

						ined	erlandse Waterschapsba As of 30/06/2019							
						Dire	ct exposures							
	/min ELID\			On balance sl	heet		er exposures		Deriva	tives		Off balan	ce sheet	
	(mln EUR)											Off-balance sh		
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with po	ositive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total [0 - 3M [Belgium	0 201 0 0 0 0 0	0 201 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Bulgaria		202											
Total [0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

						Ned	erlandse Waterschapsba	nk N.V.						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
	(mm zewy											Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
[0 - 3M [France	80 25 0 0 0 0 105	80 25 0 0 0 0 0 105	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M	Germany	678 224 117 0 0 0 0 1,020	678 224 117 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M	Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

						Ned	erlandse Waterschapsba					
							As of 30/06/2019					
						Dire	ct exposures					
	(mln EUR)			On balance sl	heet				Deriva	tives	Off balance sheet	
											Off-balance sheet exposures	
								Derivatives with pos	sitive fair value	Derivatives with negative fair value		Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal Provisions	exposure amount
[0 - 3M [Lithuania											
[0 - 3M [Luxembourg	90 296 40 0 0 14 0	90 296 40 0 0 14 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Malta											
[0 - 3M [Netherlands	2,593 7,435 7,612 5,072 5,369 8,605 31,586	2,593 7,435 7,612 5,072 5,369 8,605 31,586	0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 751	0 0 0 0 0 0 1,136	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	855 379 349 245 113 125 515	0 0 0 0 0 0
[0 - 3M [Poland	68,273	68,273	0	0	0	0	751	1,136	0 0	2,581	0 2
Total [0 - 3M [Portugal											
[0 - 3M [Romania											
[0 - 3M [Slovakia											
[0 - 3M [Slovenia											



General governments exposures by country of the counterparty

						Ned	erlandse Waterschapsba	nk N.V.						_
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
Total [0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						Ned	erlandse Waterschapsba	nk N.V.						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Other advanced economies non EEA													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Nederlandse Waterschapsbank N.V.

						NCC	denandse waterschapsba	IIIN IN.V.						
							As of 30/06/2019)						
						Dire	ect exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
Residual Maturity								Derivatives with p	ositive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	

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

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, 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, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Cong 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.