



2020 EU-wide Transparency Exercise

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

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2020 EU-wide Transparency Exercise

Key Metrics

de Volksbank N.V.

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period		3,248	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		3,248	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period		3,248	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition		3,248	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period		3,761	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		3,761	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets		9,612	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		9,612	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		33.79%	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		33.79%	(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		33.79%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		33.79%	(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		39.12%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		39.12%	(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		64,535	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital		5.03%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2020 EU-wide Transparency Exercise

Leverage ratio

de Volksbank N.V.

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		3,248	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition		3,248	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		64,535	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		64,535	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		5.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		5.0%	C 47.00 (r330,c010)	

2020 EU-wide Transparency Exercise

Capital

de Volksbank N.V.

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS		3,761	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 adjustments)		3,248	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,918	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		0	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		61	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		-703	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-27	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		0	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 CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		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	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		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	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	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	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	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	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	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 institution has a significant investment		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
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments		0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions		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	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,248	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		513	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		500	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions		13	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments		0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT		9,612	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included		0	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		33.79%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)		33.79%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)		39.12%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		3,248	[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)		33.79%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	

⁽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

2020 EU-wide Transparency Exercise

Overview of Risk exposure amounts

de Volksbank N.V.

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹		7,829	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 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach		1,997	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	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach		5,832	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	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²		149	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		96	C 02.00 (R640, c010)
Settlement risk		0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)		14	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)		20	C 02.00 (R520, c010)
Of which the standardised approach		20	C 02.00 (R530, c010)
Of which IMA		0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book		0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book		0	C 02.00 (R680, c010)
Operational risk		1,503	C 02.00 (R590, c010)
Of which basic indicator approach		0	C 02.00 (R600, c010)
Of which standardised approach		1,503	C 02.00 (R610, c010)
Of which advanced measurement approach		0	C 02.00 (R620, c010)
Other risk exposure amounts		0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total		9,612	

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

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

2020 EU-wide Transparency Exercise

P&L
de Volksbank N.V.

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income		590
Of which debt securities income		19
Of which loans and advances income		673
Interest expenses		154
(Of which deposits expenses)		127
(Of which debt securities issued expenses)		49
(Expenses on share capital repayable on demand)		0
Dividend income		0
Net Fee and commission income		29
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net		6
Gains or (-) losses on financial assets and liabilities held for trading, net		12
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		-4
Gains or (-) losses from hedge accounting, net		1
Exchange differences [gain or (-) loss], net		0
Net other operating income /(expenses)		0
TOTAL OPERATING INCOME, NET		480
(Administrative expenses)		254
(Cash contributions to resolution funds and deposit guarantee schemes)		24
(Depreciation)		14
Modification gains or (-) losses, net		0
(Provisions or (-) reversal of provisions)		0
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)		0
(Other provisions)		0
Of which pending legal issues and tax litigation ¹		0
Of which restructuring ¹		0
(Increases or (-) decreases of the fund for general banking risks, net) ²		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		45
(Financial assets at fair value through other comprehensive income)		0
(Financial assets at amortised cost)		45
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		0
(of which Goodwill)		0
Negative goodwill recognised in profit or loss		0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		143
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		106
Profit or (-) loss after tax from discontinued operations		0
PROFIT OR (-) LOSS FOR THE YEAR		106
Of which attributable to owners of the parent		106

⁽¹⁾ Information available only as of end of the year

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

2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

de Volksbank N.V.

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits					1,079				IAS 1.54 (i)	
Financial assets held for trading					348	31	272	46	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss					5	0	0	5	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss					0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income					2,064	2,062	0	3	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost					59,460				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting					384	0	384	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk					1,590				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹					447					
TOTAL ASSETS					65,378				IAS 1.9(a), IG 6	

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities							2,063	0	0	-1	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances							0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities							3,369	0	0	-2	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances							52,305	3,262	691	-27	-46	-92	Annex V. Part 1.32, 44(a)

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

de Volksbank N.V.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading		310	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		58,963	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹		0	Accounting Directive art 8(3)
Derivatives – Hedge accounting		1,879	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions		45	IAS 37.10; IAS 1.54(l)
Tax liabilities		16	IAS 1.54(n-o)
Share capital repayable on demand		0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities		783	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹		0	Annex V Part 1.29
TOTAL LIABILITIES		61,996	IAS 1.9(b);IG 6
TOTAL EQUITY		3,382	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		65,378	IAS 1.IG6

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

de Volksbank N.V.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		
		As of 31/03/2020	As of 30/06/2020	References
Derivatives			2,188	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities		0	Annex V.Part 1.31
Deposits	Central banks		0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		6	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		1	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		246	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits		160	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations		2,686	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		100	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		3,475	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		665	ECB/2013/33 Annex 2.Part 2.9.1
	Households		45,426	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		4,351	Annex V.Part 1.42(f), 44(c)
Debt securities issued			7,056	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued			510	Annex V.Part 1.37
Other financial liabilities			68	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			61,152	



2020 EU-wide Transparency Exercise

Market Risk
de Volksbank N.V.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020											
(min EUR)																							
Traded Debt Instruments		20										0	0	0	0	0	0	0	0	0	0	0	0
Of which: General risk		20										0	0	0	0	0	0	0	0	0	0	0	0
Of which: Specific risk		0										0	0	0	0	0	0	0	0	0	0	0	0
Equities		0										0	0	0	0	0	0	0	0	0	0	0	0
Of which: General risk		0										0	0	0	0	0	0	0	0	0	0	0	0
Of which: Specific risk		0										0	0	0	0	0	0	0	0	0	0	0	0
Foreign exchange risk		0										0	0	0	0	0	0	0	0	0	0	0	0
Commodities risk		0										0	0	0	0	0	0	0	0	0	0	0	0
Total		20										0	0	0	0	0	0	0	0	0	0	0	0

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

de Volksbank N.V.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(mn EUR, %)									
Consolidated data	Central governments or central banks					5,080	5,734	28	
	Regional governments or local authorities					691	3,729	3	
	Public sector entities					876	695	34	
	Multilateral Development Banks					421	420	0	
	International Organisations					38	38	0	
	Institutions					7,344	2,541	550	
	Corporates					1,625	838	779	
	of which: SME					22	17	15	
	Retail					605	132	86	
	of which: SME					93	75	43	
	Secured by mortgages on immovable property					528	520	284	
	of which: SME					521	513	277	
	Exposures in default					149	100	124	44
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	129	13	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					9	9	9		
Other exposures					338	338	238		
Standardised Total ²					17,832	15,223	2,146	64	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(mn EUR, %)									
NETHERLANDS	Central governments or central banks					2,188	2,754	28	
	Regional governments or local authorities					217	221	0	
	Public sector entities					337	157	31	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					1,328	351	58	
	Corporates					1,020	314	296	
	of which: SME					20	16	13	
	Retail					596	130	84	
	of which: SME					93	75	43	
	Secured by mortgages on immovable property					522	515	280	
	of which: SME					516	509	274	
	Exposures in default					148	99	123	43
	Items associated with particularly high risk					0	0	0	
	Covered bonds					88	87	9	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					9	9	9		
Other exposures					338	338	238		
Standardised Total ²								58	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(mn EUR, %)									
SWITZERLAND	Central governments or central banks					0	0	0	
	Regional governments or local authorities					263	3,296	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					4,035	1,001	201	
	Corporates					0	0	0	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(mn EUR, %)									
GERMANY	Central governments or central banks					1,202	1,201	0	
	Regional governments or local authorities					122	122	3	
	Public sector entities					341	341	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					674	226	47	
	Corporates					34	33	33	
	of which: SME					0	0	0	
	Retail					3	1	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Covered bonds					16	16	2	
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total ²								1	

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

de Volksbank N.V.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
BELGIUM	Central governments or central banks				516	515	0		
	Regional governments or local authorities				35	35	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				2	2	1		
	Corporates				275	260	260		
	of which: SME				1	1	1		
	Retail				4	1	1		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				3	3	2		
	of which: SME				3	3	2		
	Exposures in default				1	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total ²							2		

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
FRANCE	Central governments or central banks				220	255	0		
	Regional governments or local authorities				54	54	0		
	Public sector entities				197	197	2		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				104	68	31		
	Corporates				51	50	10		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				1	1	0		
	of which: SME				1	1	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				18	18	2		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
Country of Counterpart 6	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
Country of Counterpart 7	Central governments or central banks				0	0	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particularly high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

de Volksbank N.V.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
Country of Counterpart 8	Central governments or central banks					0	0	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					0	0	0	
	Corporates					0	0	0	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
Covered bonds					0	0	0		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
Country of Counterpart 9	Central governments or central banks					0	0	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					0	0	0	
	Corporates					0	0	0	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
Covered bonds					0	0	0		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(m EUR, %)									
Country of Counterpart 10	Central governments or central banks					0	0	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					0	0	0	
	Corporates					0	0	0	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
Covered bonds					0	0	0		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
de Volksbank N.V.

		IRB Approach									
		As of 31/03/2020					As of 30/06/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	46,939	263	46,307	5,832	46,307	5,832	387	110	110	110
	Retail - Secured on real estate property	46,939	263	46,307	5,832	46,307	5,832	387	110	110	110
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	46,939	263	46,307	5,832	46,307	5,832	387	110	110	110
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ²							5,832				

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

		IRB Approach									
		As of 31/03/2020					As of 30/06/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	46,847	261	46,215	5,811	46,215	5,811	382	108	108	108
	Retail - Secured on real estate property	46,847	261	46,215	5,811	46,215	5,811	382	108	108	108
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	46,847	261	46,215	5,811	46,215	5,811	382	108	108	108
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2020					As of 30/06/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	3	3	1	3	3	1	0	0	0
	Retail	3	3	3	1	3	3	1	0	0	0
	Retail - Secured on real estate property	3	3	3	1	3	3	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	3	3	1	3	3	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2020					As of 30/06/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	10	10	10	1	10	10	1	0	0	0
	Retail	10	10	10	1	10	10	1	0	0	0
	Retail - Secured on real estate property	10	10	10	1	10	10	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10	10	10	1	10	10	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2020					As of 30/06/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	50	1	50	9	50	9	2	0	0	0
	Retail	50	1	50	9	50	9	2	0	0	0
	Retail - Secured on real estate property	50	1	50	9	50	9	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	50	1	50	9	50	9	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

de Volksbank N.V.

As of 30/06/2020															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [	Africa														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Others														
[10Y - more															
Total															
[0 - 3M [			0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		38	38	0	0	0	38	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		38	38	0	0	0	38	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 de Volksbank N.V.

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ¹		Of which Stage 3	Of which performing but past due >=30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ¹		Of which Stage 3			
		Of which: defaulted	Of which Stage 3		Of which: defaulted	Of which Stage 3				Of which: defaulted	Of which Stage 3		Of which: defaulted	Of which Stage 3				
(min EUR)																		
Cash balances at central banks and other demand deposits									1,060	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)									5,432	0	0	0	0	3	0	0	0	0
Central banks									0	0	0	0	0	0	0	0	0	0
General governments									4,276	0	0	0	0	2	0	0	0	0
Credit institutions									913	0	0	0	0	1	0	0	0	0
Other financial corporations									96	0	0	0	0	0	0	0	0	0
Non-financial corporations									147	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)									56,258	76	734	397	691	72	93	92	587	587
Central banks									435	0	0	0	0	0	0	0	0	0
General governments									615	0	0	0	0	0	0	0	0	0
Credit institutions									6,382	0	0	0	0	0	0	0	0	0
Other financial corporations									412	0	0	0	0	1	0	0	0	0
Non-financial corporations									1,203	6	78	78	78	7	16	16	22	22
of which: small and medium-sized enterprises at amortised cost									270	6	40	40	40	6	13	13	22	22
of which: Loans collateralised by commercial immovable property at amortised cost									254	6	29	28	28	4	9	9	19	19
Households									47,210	70	655	319	613	64	77	75	565	565
of which: Loans collateralised by residential immovable property at amortised cost									47,052	64	587	261	547	63	65	64	523	523
of which: Credit for consumption at amortised cost									70	0	12	12	12	2	12	12	0	0
DEBT INSTRUMENTS other than HFT									62,750	76	734	397	691	75	93	92	587	587
OFF-BALANCE SHEET EXPOSURES									2,890		17	16	17	3	3	3	5	5

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

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

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

⁴ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2020 EU-wide Transparency Exercise

Forborne exposures

de Volksbank N.V.

	As of 31/03/2020				As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)										
Cash balances at central banks and other demand deposits					0	0	0	0		
Debt securities (including at amortised cost and fair value)					0	0	0	0		
Central banks					0	0	0	0		
General governments					0	0	0	0		
Credit institutions					0	0	0	0		
Other financial corporations					0	0	0	0		
Non-financial corporations					0	0	0	0		
Loans and advances (including at amortised cost and fair value)					1,814	483	66	49	1,693	421
Central banks					0	0	0	0	0	0
General governments					0	0	0	0	0	0
Credit institutions					0	0	0	0	0	0
Other financial corporations					0	0	0	0	0	0
Non-financial corporations					33	17	7	6	21	10
of which: small and medium-sized enterprises at amortised cost					33	17	7	6	21	
Households					1,781	467	59	44	1,673	411
DEBT INSTRUMENTS other than HFT					1,814	483	66	49	1,693	
Loan commitments given					15	3	1	1	6	2
QUALITY OF FORBEARANCE²										
Loans and advances that have been forborne more than twice										
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria										

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

⁽²⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 de Volksbank N.V.

(mln EUR)	As of 31/03/2020				As of 30/06/2020			
	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
	Of which: non-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment		
	of which: defaulted			of which: defaulted				
A Agriculture, forestry and fishing				0	0	0	0	0
B Mining and quarrying				0	0	0	0	0
C Manufacturing				18	6	6	18	3
D Electricity, gas, steam and air conditioning supply				392	0	0	392	0
E Water supply				0	0	0	0	0
F Construction				22	2	2	22	1
G Wholesale and retail trade				27	2	2	27	2
H Transport and storage				2	0	0	2	0
I Accommodation and food service activities				3	1	1	3	0
J Information and communication				2	0	0	2	0
K Financial and insurance activities				208	52	52	208	12
L Real estate activities				311	9	9	311	4
M Professional, scientific and technical activities				47	4	4	47	2
N Administrative and support service activities				2	0	0	2	0
O Public administration and defence, compulsory social security				0	0	0	0	0
P Education				1	0	0	1	0
Q Human health services and social work activities				152	0	0	152	0
R Arts, entertainment and recreation				12	2	2	12	0
S Other services				3	1	1	3	0
Loans and advances				1,203	78	78	1,203	23

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
de Volksbank N.V.

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	317	118														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		105	68	2	17	37	0	34	12	2	0	2	10	0	10	18
of which: Households		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by residential immovable property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Non-financial corporations		105	68	2	17	37	0	34	12	2	0	2	10	0	10	18
of which: Small and Medium-sized Enterprises		105	68	2	17	37	0	34	12	2	0	2	10	0	10	18
of which: Collateralised by commercial immovable property		98	62	0	15	36	0	33	12	2	0	1	10	0	9	0

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.