

Bank Name	N.V. Bank Nederlandse Gemeenten
LEI Code	529900GGYMNGRQTDOO93
Country Code	NL



2016 EU-wide Stress Test: Summary

N.V. Bank Nederlandse Gemeenten

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		1,159.90	809.19
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		-5.50	-487.52
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-107.39	-200.15
Cumulative 3y: Profit or (-) loss for the year		541.12	-443.74
Coverage ratio - Default stock	33.90%	43.91%	49.33%
Common Equity Tier 1 capital	3,157.48	3,728.77	2,480.32
Total Risk exposure amount	12,797.97	13,292.05	14,080.38
Common Equity Tier 1 ratio, %	24.7%	28.1%	17.6%
Fully loaded Common Equity Tier 1 ratio, %	26.2%	28.1%	17.6%
Tier 1 capital	3,581.28	4,152.57	2,904.12
Total leverage ratio exposures	139,376.26	139,376.26	139,376.26
Leverage ratio, %	2.6%	3.0%	2.1%
Fully loaded leverage ratio, %	2.7%	3.0%	2.1%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

Credit risk IRB

N.V. Bank Nederlandse Gemeenten

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	RB	F-	IRB	A-1	IRB	F-IF	38	A-	IRB	F-	IRB	Coverage Ra
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Sto
	(min EUR, %)													
N.V. Bank Nederlandse Gemeenten	Central banks and central governments Institutions Corrorate Comprates - Of Which: Specalized Lending Comprates - Of Which: SPE Retail Retail - Secured on real estate property - Of Which: SPE Retail - Secured on real estate property - Of Which: non-SPE Retail - Qualifying Revolving Retail - Qualifying Revolving				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0		2
	Securitisation Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0
	IRB TOTAL / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	0	0	0	0	0	0	0	0	0	0	0		1

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IF	8	F-	IRB	A-	IRB	F-IR	:B	A-	IRB	Fi	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	C	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	u u	0	0	
	Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	u	0	u u	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	u u	0	u	-
Netherlands	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
neulenanus	Retail - Secured on real estate property - Or Which: non-SMC Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		1 3
	Retail - Other Retail - Of Which: SMF	ō	0	0	0	0	0	0	ō	ō		0		
	Retail - Other Retail - Of Which: non-SME	0	ō	ō	ō	ō	ō	ō	ō	ō	a a	ō	ā	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	c c	
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	
¹ Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)													

							31/12/2015						
		Exposur	e values				sure amounts			Stock	of provisions		
	A-IS	8	F-I	RB	A-1	IRB	F-IR	:8	A-	IRB	F-I	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Fortrat lakek and randr at answemments Institutions Concortes Concortes Concortes - Of Which: Seeking Landing Concortes - Of Which: Seeking Landing Retail - Secured on nei extate property Retail - Secured on nei extate property Retail - Secured on nei extate property Retail - Outer for Retail - Of Which: SPE Retail - Outer Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL	0	0	0	0	0	0		0	0	0	0	0	-

Computed as: Stock of prov	isions for defaulted stock / de	stault stock (as defined in paragraphs 5	59 and 61 of the Methodological note)

							31/12/2015						
		Exposure					sure amounts				of provisions		
	A-IR	8	F-1	RB	A-1	RB	F-IR	В	A-1	IRB	F	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-



N.V. Bank Nederlandse Gemeenten

							31/12/2015						
		Exposur					sure amounts			Stock	of provisions		
	A-IF	8	F-	IRB	A-1	IRB	F-IR	В	A	IRB	F-	IRB	Coverage Ratio
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	()
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0	0	0	0	()
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	()
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	6	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	6	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	(0
Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: sone Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	U	0	U 0	0		
Retail - Other Retail - Or Which: hon-smit	0	0	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0	0	0		,
Other non-credit obligation assets	0		0	0	0			0					
IRB TOTAL	0		0	0	0	0	0	0					
rputed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)				, v		, v							

							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-IR	ß	F-1	RB	A-II	RB	F-IR	В	A	-IRB	F	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation													
Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-
1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)													

							31/12/2015						
		Exposure				Risk expo	sure amounts			Stock	of provisions		
	A-II	RB	F-	IRB	A-1	IRB	F-IR	В	A-1	IRB	F	IRB	Coverage Rat
(min EUR, %)	Non-defaulted	Defaulted	Default Stoc										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	()
Tostitutions	0	0	0	0	0	0	0	0	0	0	0	(3
Corporates	0	0	0	0	0	0	0	0	0	0	0	(2
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		3
Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0		2
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		- -
Retail - Secured on real estate property - of Which an-SME	ő	ő	ő	ő	ő	ŏ	ő	ŏ	ŏ	ő	ő	i i	5
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	Ó	0		5
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	(0
Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	6	3
Equity	0	0	0	0	0	0	0	0	0	0	0	(2
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	U	0	0	0	0		5
IRB TOTAL ad as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)	0	. 0	0	0	0	0	0	0	0	0	0		1

							31/12/2015						
		Exposure	values				sure amounts			Stock	of provisions		
	A-1	8	F-I	RB	A-1	IRB	F-IR	В	A-	IRB	F-	IRB	Coverage Ratio
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	()
Institutions	0	0	0	0	0	0	0	0	0	0	0	(2
Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	(
Connorates - Of Which: SME	U O	0	0	0	0	0	0	0	0	0	0		
Retail	0	0	0	0	0	0	0	0	0	0	0	(
Retail - Secured on real estate property	0	0	0		0	0	0	0	0	0	ō	(
Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	(0
Retail - Secured on real estate non-etv - Of Which: non-SMF	0	0	0	0	0	0	0	0	0	0	0	()
Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0	(0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	()
Retail - Of her Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(2
Retail - Other Retail - Of Which: non-SME Fnuity	0	0	0	0	0	0	0	0	0	0	0		
Fauty Securitisation	U	0	0	0	0	0	0	U	0	0	0		1
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	(
IRB TOTAL	ő	0	0	ō	ő	0	0	ő	0	0	0)

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)

EBA EUROPEAN BANKING AUTHORITY

N.V. Bank Nederlandse Gemeenten

							31/12/2015						
		Exposur					sure amounts			Stock	of provisions		
	A-II	RB	F-I	RB	A-1	IRB	F-IR	:B	A-1	IRB	F	IRB	Coverage Ratio
(min EUR, %)	Non-defaulted	Defaulted	Default Stock										
Central banks and central eventments Institutions Consorter Consorter: - Of White: Spritter Real Real Real Real - Scart on real state scorety - Of White: SHE Real - Scart on real state scorety - Of White: SHE Real - Other Real - Other Real													

	31/12/2015												
		Exposur					sure amounts				of provisions		
	A-I	RB	F	-IRB	A-1	IRB	F-IR	:8	A-	IRB	F	IRB	Coverage Ratio
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	()
Institutions	0	0	0	0	0	0	0	0	0	0	0	6	3
Corporates	0	0	0	0	0	0	0	0	0	0	0	(3
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	(3
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(0
Retail	0	0	0	0	0	0	0	0	0	0	0	6	3
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	(3
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	2
Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0		1
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	(3
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	2
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		1
Equity	0	0	0	0	0	0	0	0	0	0	0	()
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0)
IRB TOTAL Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)	0	0	0	0	0	0	0	0	0	0	0		1

							31/12/2015						
		Exposure	values			Risk expo	sure amounts			Stock	of provisions		
	A-IF	8	F-1	RB	A-IR	8	F-IR	В	A-II	RB	FF.	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central banks and central answerments Institutions Concrete: - Of Which: Secialised Lendro Concrete: - Of Which: Secialised Lendro Concrete: - Of Which: Secialised Lendro Retail - Retail - Oncert on real estate answerty - Of Which: Set Retail - Oncert Secured on real estate answerty - Of Which: Set Retail - Other Retail = Other Retail = Other Retail = Other Retail - Other Retail = Other Retail = Other Retail = Other Retail = Other Retail - Retail -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
Retail - Other Retail - Of Which non-SMF Equity Securitization Other non-cell obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	:
IBB TOTAL	ō	0	Ō	ō	Ō	ō	0	ō	Ő	ō	Ō	ō	-

¹Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

EBA BANKING AUTHORITY

Credit risk IRB

N.V. Bank Nederlandse Gemeenten

N.V. Bank Nederlandse and control governments Implement to the factor of which Set Set of the factor of the factor of which Set Set of the factor of the factor of which Set Set of the factor of the		Bassline Scenario											Adverse Sco	enario		
Viscoustical control governmenta Control Log % Oracle Position Default Stack ² oracle		31/12/20	16		31/12/20	117		31/12/201	18		31/12/20	16	31/12/2	017	31/12/2	018
N.V. Bank Nederlandse Gemeenten Gemeenten Beal: Oper Netal - Of Which: SHE Beal: Oper Netal - Of Wh	(min EUR. %)	Stock of Provisions					Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	I	Stock of Provisions		Stock of Provisions		Stock of Provisions	Coverage Ratio Default Stock ³
Other non-credit obligation assets - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Institutions Concorates Concorates Of Which: Specialised Lending Concorates Of Which: Specialised Lending Retail - Scourced on real estate property Retail - Scource on real estate property - Of Which: SME Retail - Conter Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME										 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					

 Instantion source of the Rs, %)
 Adverse Scando
 Adverse Scando<

					Baseline Sce	nario								Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	018	-	31/12/20	116		31/12/20	17		31/12/201	8
	Impairment			Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment			Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default S
Central banks and central governments		0			0		-	0			- 0			0			0	
Institutions		0	-	-	0	-	-	0			- 0	-		0			0	i i
Corporates		0	-	-	0	-	-	0			- 0	-		0			0	i i
Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0			- 0			0		I	0	
Corporates - Of Which: SME		0	-	-	0	-	-	0			- 0	-		0			0	i i
Patal		0	-		0	-		0			- 0			0			0	i i
Retail - Secured on real estate property								0						0		1 .	1 0	i i
Retail - Secured on real estate property - Of Which: SME			-		0	-		ő			- 0			0			i ő	
Retail - Secured on real estate property - Of Which: non-SME					ō			0						ō		1 .	1 0	i i
Retail - Qualifying Revolving		, ő			0			ő	i -					0		1 .	i ő	i i
Retail - Other Retail								ő						0		1 1		i i
Retrail - Under Kertail				-	0		-	0	-		- 0		-	0		1 1	1	i i
Retail - Uther Retail - UT Writeri: SME			-	-	0	-	-	0	-		- 0		-	0	-	1		
				-	0		-	0	-		- 0		-	0		1 1		i i
Eauty		0	-		0	-		0	-		- 0			0	1	1 1	0	-
Securitisation																1	1	6
Other non-credit obligation assets		0	-	-	0	-	-	0	-		- 0	-	-	0			0	,
TPR TOTAL																		

Computed as: Stock of provisions for defaulted stock /	/ default stock (as defined in paragraphs 59 and 61 of the Methodological note)	

uted as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				_	Baseline Sce				
		31/12/20			31/12/20			31/12/201	
	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0		-	0		-	0	-
Retail	-	0		-	0		-	0	-
Retail - Secured on real estate property		0		-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME					0		_	-	_
Retail - Secured on real estate property - Of Which: non-SME		0			0		_	0	_
Retail - Qualifying Revolving					0			0	
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which son-SME		0	-	-	0	-	-	0	-
			T	-	0	ľ		0	[[*]
Equity		0	P		0		-	0	
Securitisation									
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	-	0	-	-	0	-	-	0	-

	Adverse Scenario														
	31/12/20	16		31/12/20	17		31/12/20	18							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹							
-	0	-	-	0	-	-	0								
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-		0								
-	0	-	-	0	-	-	0	-							
-	0	-	-	0		-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0								
-	0		-	0		-	0								
-	0		-	0	-		0								
-	0	-	-	0	-	-	0	-							

e Ratio

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

EBA EUROPEAN BANKING AUTHORITY

Credit risk IRB

EBA EUROPEAN BANKING AUTHORITY

N.V. Bank Nederlandse Gemeenten

		Baseline Scenario												Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18		31/12	2016		31/12/20	17		31/12/20	18 .
	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impair		f Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rat	Provisio	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Institutions	-	0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Corporates	-	0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Coroorates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Retail	-	- 0 -			0	-	-	0	-		-	0 -	-	0	-	-	0	1
Retail - Secured on real estate property	-	- 0			0	-	-	0	-		-	0 -	-	0	-	-	0	1
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	0			-	0 -	-	0		-	0	1
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Retail - Other Retail	-	0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Equity	-	0	-	-	0	-	-	0	-		-	0 -		0	-	-	0	i i
Securitisation																		
Other non-credit obligation assets	-	0	-	-	0		-	0	-		-	0 -	-	0		-	0	
IRB TOTAL		0	-	-	0			0	-		-	0 -	-	0		-	0	
1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)																		

	Baseline Scenario									
		31/12/20	16		31/12/20	17		31/12/20	18	
(min EUR. %)	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
Central banks and central governments	-	0	-	-	0	-	-	0		
Institutions	-	0	-	-	0	-	-	0		
Corporates	-	0	-	-	0	-	-	0		
Coroorates - Of Which: Soecialised Lending	-	0	-	-	0	-	-	0		
Corporates - Of Which: SME	-	0	-	-	0	-	-	0		
Retail	-	0	-	-	0	-	-	0		
Retail - Secured on real estate property	-	0	-	-	0	-	-	0		
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0		
Retail - Secured on real estate property - Of Which: non-SME	-	0	-		0		-	0		
Retail - Qualifying Revolving	-	ō	-	-	o o		-	ō		
Retail - Other Retail	-	0	-		0		-	0		
Retail - Other Retail - Of Which: SME	-	0	-		0		-	0		
Retail - Other Retail - Of Which: non-SME		0						0		
Equity										
Securitisation		0			0			0		
Other non-credit obligation assets										
IRB TOTAL	-	0		-				0		
and in or the second se	1		-				-	U		

	Adverse Scenario														
	31/12/20	16		31/12/20	17		31/12/20	18							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹							
	0	-		0		-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
	0			0	-	-	0								
-	0		-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment			Impairment		Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions		0	-	-	0	-	-	0	
Corporates		0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	
Corporates - Of Which: SME		0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	-	-	0	-	-	0	
Retail - Odainvina Revolvina Retail - Other Retail		0	-	-	0	-	-	0	
Retail - Other Retail - Off Which: SME		0	-	-	0	-	-	0	
Retail - Other Retail - Of Which non-SME		0			0			0	
Equity		0		-	0	-	-	ő	
Securitisation		-			-				
Other non-credit obligation assets		0		-	0			0	
IRB TOTAL	-	0	-	-	0		-	0	

				Adverse Scer	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0		-	0	-		0	
	0			0			0	
	U			0		-	0	

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-		0		-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-		0	
Comprates - Of Which: Specialised Lending	-	0	-		0	-		0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-		0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Fauity		0	-	-	0	-		0	
Securitisation									
Other non-credit obligation assets	-	0	-	-	0	-	-	0	
IRB TOTAL	-	0	-	-	0	-	-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
	0		1	0			0	
-	ő	-	-	ő		-	ő	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
	0			0			0	
-	ő	-	-	ő		-	ő	
-	0		-	0		-	0	
-	0	-	-	0			0	

Credit risk IRB

N.V. Bank Nederlandse Gemeenten

					Baseline Sce	nario								Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18		31/12/201	16		31/12/20	117	1	31/12/20	018
(min EUR, %)	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio - Default Stock ¹	Impairment	Stock of Provisions	Coverage Ratio -		Stock of Provisions	Coverage Ratio -	Impairment	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment	Stock of	Coverage Ratio - Default Stock ¹
	rate	Provisions	Default Stock*	rate	Provisions	Default Stock*	rate	Provisions	Default Stock ¹	rate i	Provisions	Default Stock*	rate	Provisions	Default Stock*	rate	Provisions	Default Stock*
Central banks and central governments	-	0	-	-	0		-	0	-	-	0	-	-	0				4
Institutions	-	0	-	-	0	-	-	0	-	-	0	-	-	0				4
Corporates	-	0	-	-	0	-	-	0	-	-	0	-	-	0				4
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0				1
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0		-	0				1
Retail	-	0	-	-	0	-	-	0	-	-	0		-	0				
Retail - Secured on real estate property		0		-	0		-	0	-	-	0		-	0				1
Retail - Secured on real estate property - Of Which: SME		ō		-	ō		-	õ	-	-	ō		-	ō			i i	1
Retail - Secured on real estate property - Of Which: non-SME																		
Retail - Secured on real estate property - Or Which: hon-SME Retail - Qualifying Revolving					0		-	0		-	0		-	0				
	-	u u	-	-	0	-	-	0	-	-	0	-	-	0				
Retail - Other Retail	-	u	-	-	0	-	-	0	-	-	0	-	-	0				
Retail - Other Retail - Of Which: SME	-	0	-	-	0		-	0	-	-	0	-	-	0				2
Retail - Other Retail - Of Which: non-SME		0	-	-	0	-	-	0	-	-	0	-	-	0				2
Eauitv Securitisation	-	0	-		0	-	-	0	-	-	0		-	0			0	4
Securitisation																		
Other non-credit obligation assets		0	-	-	0	-	-	0	-	-	0	-	-	0			0	1
IRB TOTAL	-	0	-	-	0	-	-	0	-	-	0	-	-	0				
¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)																		

					Baseline Sco	nario					
		31/12/20	16		31/12/20	117		31/12/20	018		31,
(min EUR. %)	Impairment rate		Coverage Ratio - Default Stock ¹	Impairment rate		Coverage Ratio - Default Stock ¹	Impairment rate	Stock of	Coverage Ratio - Default Stock ¹	Impairment rate	nt Stor
Fastral Lacks and rend anounments Entitlation Convolute											

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-		0			0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0		-	0	
-	ō	-	-	0	-	-	ō	
	0	-	-	0		-	0	
	_			_			_	
	0			0			0	
	0			0			ő	

	Baseline Scenario								
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions		0	-	-	0	-	-	0	
Compates	-	0	-	-	0	-	-	0	
Coroorates - Of Which: Soecialised Lending		0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property		0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SMF	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Oualifving Revolving		0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SMF	-	0	-	-	0	-	-	0	
Eauity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets		0			0			0	
IRB TOTAL		0	-		0	-		0	

				Adverse Sce	nario			
	31/12/20			31/12/20			31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio
	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0			0	-		0	

EBA EUROPEAN BANKING AUTHORITY



N.V. Bank Nederlandse Gemeenten

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Coverage Ratio Default Stock
	Central governments or central banks	58,111	0	0	0	0	0	0.
	Regional governments or local authorities	36,399	0	112	0	0	0	0.
	Public sector entities	2,246	0	347	0	0	0	0.
	Multilateral Development Banks	836	0	0	0	0	0	0.
	International Organisations	1,020	0	0	0	0	0	0.
	Institutions	1,237	0	476	0	0	0	0.
	Corporates	7,847	149	7,046	153	16	33	33.
	of which: SME	619	0	615	0	3	0	0.
N.V. Bank Nederlandse	Retail	0	0	0	0	0	0	0.
N.V. Dalik Neuelianuse	of which: SME	0	0	0	0	0	0	0.
Gemeenten	Secured by mortgages on immovable property	64	0	64	0	0	0	0.
	of which: SME	0	0	0	0	0	0	0.
	Items associated with particularly high risk	0	0	0	0	0	0	0.
	Covered bonds	1,929	0	459	0	0	0	0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.
	Collective investments undertakings (CIU)	88	0	123	0	0	0	0.
	Equity	50	0	50	0	0	0	0.
	Securitisation							
	Other exposures	13,602		31	0	0	0	0.
	Standardised Total	123,432	149	8,709	153	16	33	33.9

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	51,746	C	0 0	0	0	C	0.04
	Regional governments or local authorities	35,583	0	0 0	0	0	0	0.0
	Public sector entities	1,469	0	347	0	0	0	0.0
	Multilateral Development Banks	0	0	0 0	0	0	0	0.0
	International Organisations	0	0	0 0	0	0	0	0.0
	Institutions	178	0	84	0	0	0	0.0
	Corporates	6,409	54	5,999	54	14	23	29.3
	of which: SME	619	0	615	0	3	0	0.0
	Retail	0	0	0 0	0	0	0	0.0
Netherlands	of which: SME	0	0	0 0	0	0	0	0.0
Neuleilailus	Secured by mortgages on immovable property	64	0	64	0	0	0	0.0
	of which: SME	0	0	0 0	0	0	0	0.0
	Items associated with particularly high risk	0	0	0 0	0	0	0	0.0
	Covered bonds	507	0	51	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	0	0	0.0
	Collective investments undertakings (CIU)	67	0	102	0	0	0	0.0
	Equity	50	0	50	0	0	0	0.0
	Securitisation							
	Other exposures	13,602	(31	0	0	0	0.0
	Standardised Total	109.677	54	6.727	54	15	23	29.79

Standardised Total
¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	e values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	C	(0 0	(0	C	0.09
Regional governments or local authorities	0	(0	0	0	0	0.09
Public sector entities	0	(0	0	0	0	0.09
Multilateral Development Banks	0	(0	0	0	0	0.04
International Organisations	0	(0	0	0	0	0.04
Institutions	0	(0	0	0	0	0.0
Corporates	0	(0	0	0	0	0.0
of which: SME	0	(0	0	0	0	0.0
Retail	0	(0	0	0	0	0.0
of which: SME	0	(0	0	0	0	0.0
Secured by mortgages on immovable property	0	(0	0	0	0	0.0
of which: SME	0	(0	0	0	0	0.0
Items associated with particularly high risk	0	(0	0	0	0	0.0
Covered bonds	0	(0	0	0	0	0.0
Claims on institutions and corporates with a ST credit assessment	0	(0	(0	C	0.0
Collective investments undertakings (CIU)	C	(0	0	0	C	0.0
Equity	C	(0	0	0	0	0.0
Securitisation							
Other exposures	0	(0 0	(0	0	0.04
Standardised Total	0	(0	0	0	0	0.0%



N.V. Bank Nederlandse Gemeenten

				31/12/2015			
	Exposure	e values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	C	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	C	0	0	0	0	0	0.0%
International Organisations	C	0	0	0	0	0	0.0%
Institutions	C	0	0	0	0	0	0.0%
Corporates	C	0	0	0	0	0	0.09
of which: SME	C	0	0	0	0	0	0.09
Retail	0	0	0	0	0	0	0.09
of which: SME	C	0	0	0	0	0	0.09
Secured by mortgages on immovable property	C	0	0	0	0	0	0.09
of which: SME	C	0	0	0	0	0	0.09
Items associated with particularly high risk	C	0	0	0	0	0	0.09
Covered bonds	C	0	0	0	0	0	0.09
Claims on institutions and coroorates with a ST credit assessment	C	0	0	0	0	0	0.09
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.09
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.09
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	(0.04
Regional governments or local authorities	0	0	0	0	0	(0.0
Public sector entities	0	0	0	0	0	(0.0
Multilateral Development Banks	0	0	0	0	0	(0.0
International Organisations	0	0	0	0	0	(0.0
Institutions	0	0	0	0	0	(0.0
Corporates	0	0	0	0	0	(0.0
of which: SME	0	0	0	0	0	(0.0
Retail	0	0	0	0	0	(0.0
of which: SME	0	0	0	0	0	(0.0
Secured by mortgages on immovable property	0	0	0	0	0	(0.0
of which: SME	0	0	0	0	0	(0.0
Items associated with particularly high risk	0	0	0	0	0	(0.0
Covered bonds	0	0	0	0	0	(0.0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0
Equity	0	0	0	0	0	(0.0
Securitisation							
Other exposures	0	0	0	0	0	(0.0
Standardised Total	0	0	0	0	0		0.04

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	(0 0	0	0	C	0.09
Regional governments or local authorities	0	(0 0	0	0	0	0.09
Public sector entities	0	(0 0	0	0	0	0.04
Multilateral Development Banks	0	(0 0	0	0	0	0.0
International Organisations	0	(0 0	0	0	0	0.0
Institutions	0	(0 0	0	0	0	0.0
Corporates	0	(0 0	0	0	0	0.0
of which: SME	0	(0 0	0	0	C	0.0
Retail	0	(0 0	0	0	0	0.0
of which: SME	0	(0	0	0	0	0.0
Secured by mortgages on immovable property	0		0	0	0	0	0.0
of which: SME	0		0	0	0	0	0.0
Items associated with particularly high risk	ó	(o o	0	0	0	0.0
Covered bonds	0		0	0	0	0	0.0
Claims on institutions and corporates with a ST credit assessment	0	(0 0	0	0	C	0.0
Collective investments undertakings (CIU)	0	(0 0	0	0	0	0.0
Equity	0	(0 0	0	0	0	0.0
Securitisation							
Other exposures	0		0	0	0	0	0.0
Standardised Total	0	0	0 0	0	0	0	0.0%



N.V. Bank Nederlandse Gemeenten

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
Central governments or central banks		0	0	0	0	0	C	0.0
Regional governments or local authorities		0	0	0	0	0	C	0.
Public sector entities		0	0	0	0	0	C	0.
Multilateral Development Banks		0	0	0	0	0	C	0.
International Organisations		0	0	0	0	0	C	0.
Institutions		0	0	0	0	0	C	0.
Corporates		0	0	0	0	0	C	0.
of which: SME		0	0	0	0	0	C	0
Retail		0	0	0	0	0	0	0.
of which: SME		0	0	0	0	0	C	0.
Secured by mortgages on immovable property		0	0	0	0	0	C	0.
of which: SME		0	0	0	0	0	C	0.
Items associated with particularly high risk		0	0	0	0	0	C	0.
Covered bonds		0	0	0	0	0	C	0.
Claims on institutions and corporates with a ST credit assessme	int	0	0	0	0	0	C	0.
Collective investments undertakings (CIU)		0	0	0	0	0	C	0.
Equity		0	0	0	0	0	0	0.
Securitisation								
Other exposures		0	0	0	0	0	C	0.
Standardised Total		0	0	0	0	0	0	0.0

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	e values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	C	0	0	0	0	(0.0%
Regional governments or local authorities	0	0	0	0	0	(0.0%
Public sector entities	0	0	0	0	0	(0.0%
Multilateral Development Banks	0	0	0	0	0	(0.0%
International Organisations	0	0	0	0	0	(0.0%
Institutions	0	0	0	0	0	(0.0%
Corporates	0	0	0	0	0	(0.0%
of which: SME	0	0	0	0	0	(0.09
Retail	0	0	0	0	0	(0.09
of which: SME	0	0	0	0	0	(0.09
Secured by mortgages on immovable property	0	0	0	0	0	(0.09
of which: SME	0	0	0	0	0	(0.0
Items associated with particularly high risk	0	0	0	0	0	(0.09
Covered bonds	c c		0	0	0	(0.09
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(0.09
Collective investments undertakings (CIU)	0	0	0	0	0	(0.09
Equity	0	0	0	0	0	(0.09
Securitisation							
Other exposures	0	0	0	0	0	(0.09
Standardised Total	0	0	0	0	0		0.0%



N.V. Bank Nederlandse Gemeenten

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.09
Multilateral Development Banks	0	0	0	0	0	0	0.09
International Organisations	0	0	0	0	0	0	0.09
Institutions	0	0	0	0	0	0	0.09
Corporates	0	0	0	0	0	0	0.09
of which: SME	0	0	0	0	0	0	0.09
Retail	0	0	0	0	0	0	0.09
of which: SME	0	0	0	0	0	0	0.09
Secured by mortgages on immovable property	0	0	0	0	0	0	0.04
of which: SME	0	0	0	0	0	0	0.04
Items associated with particularly high risk	0	0	0	0	0	0	0.04
Covered bonds	0	0	0	0	0	0	0.09
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.04
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.09
Equity	0		0	0	0	0	0.09
Securitisation							
Other exposures	0	(0	0	0	0	0.09
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	e values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	(0.0
Regional governments or local authorities	0	0	0	0	0	(0.0
Public sector entities	0	0	0	0	0	(0.0
Multilateral Development Banks	0	0	0	0	0	(0.0
International Organisations	0	0	0	0	0	(0.0
Institutions	0	0	0	0	0	(0.0
Corporates	0	0	0	0	0	(0.
of which: SME	0	0	0	0	0	(0.0
Retail	0	0	0	0	0	(0.
of which: SME	0	0	0	0	0	(0.
Secured by mortgages on immovable property	0	0	0	0	0	(0.
of which: SME	0	0	0	0	0	(0.0
Items associated with particularly high risk	0	0	0	0	0	(0.
Covered bonds	0	0	0	0	0	(0.
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(0.0
Collective investments undertakings (CIU)	0	0	0	0	0	(0.0
Equity	0	0	0	0	0	(0.
Securitisation							
Other exposures	0	0	0	0	0	0	0.0
Standardised Total	0	0	0	0	0	0	0.0



N.V. Bank Nederlandse Gemeenten

		Baseline Scenario													Adverse Sce	nario			
			31/12/2016 31/12/2017 31/12/2018			18	31/12/2016			31/12/2017				31/12/2	018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	
	Central governments or central banks	0.0%		40.0%	0.0%	8	40.0%	0.0%	12	40.0%	0.0%	4	40.0%	0.0%	8	40.0%	0.0%	1	2 4
	Regional governments or local authorities	0.0%		40.0%	0.0%	6	40.0%	0.0%	9	40.0%	0.0%	3	40.0%	0.0%	7	40.0%	0.0%	1	o ·
	Public sector entities	0.0%	1	45.0%	0.0%	1	45.0%	0.0%	2	45.0%	0.1%	2	45.0%	0.1%	3	45.0%	0.0%		3 .
	Multilateral Development Banks		0	-	-	0		-	0	-	-	0	-		- 0	-	-		0
	International Organisations		0	-	-	0		-	0	-	-	0	-		. 0	-	-		0
	Institutions	0.1%	0	45.0%	0.1%		45.0%	0.1%	1	45.0%	0.1%	0	45.0%	0.1%	1	45.0%	0.1%		1
	Corporates	0.2%		45.0%	0.2%		45.0%	0.2%	94	45.0%	0.3%	86	51.8%	0.6%	119	51.8%	0.5%	15	0 5
	of which: SME	0.5%	6	45.0%	0.5%	8	45.0%	0.6%	11	45.0%	0.9%	8	51.8%	2.4%	18	51.8%	1.6%	2	5
.V. Bank Nederlandse	Retail of which: SME		0			0	-	-	0	-		0	-		0	-			0
Gemeenten	Secured by mortgages on immovable property of which: SME	0.1%	0	45.0%	0.1%	0	45.0%	0.1%	0	45.0%	0.1%	0	54.5%	0.1%	0	56.3%	0.1%		0
	Items associated with particularly high risk		0	-	-	0		-	0	-	-	0	-		. 0	-	-		0
	Covered bonds	0.1%	1	45.0%	0.0%	1	45.0%	0.0%	1	45.0%	0.2%	2	45.0%	0.1%	2	45.0%	0.1%		3
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0		-	0	-	-	0	-		. 0	-	-		0
	Collective investments undertakings (CIU) Equity	0.0%	0	- 45.0%	- 0.0%	0	45.0%	0.0%	0	45.0%	- 0.0%	0	- 45.0%	0.0%	. 0	45.0%	- 0.0%		0
	Securitisation	0.0%	U 0	45.0%	0.0%		45.0%	0.0%	0	45.0%	0.0%	0	45.0%	0.0%		45.0%	0.0%		0
	Other exposures	0.00	1	45.00/	0.0%		45.00/	0.0%	2	45.00/	0.00/	1	45.00/	0.00/		45.00/	0.0%		
	Standardised Total	0.0%	80	45.0% 44.4%	0.0%	99	45.0%	0.0%	120	45.0% 43.9%	0.0%	1	45.0% 50.1%	0.0%	141	45.0% 49.5%	0.0%	18	2 1 4

						Baseline Sce	nario				
			31/12/20)16		31/12/20	17		31/12/20	18	
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Imp
		rate	Provisions		rate	Provisions		rate	Provisions		
	Central governments or central banks	0.0%	4	40.0%	0.0%	8	40.0%	0.0%	11	40.0%	
	Regional governments or local authorities	0.0%	3	40.0%	0.0%	6	40.0%	0.0%	8	40.0%	
	Public sector entities	0.0%	1	45.0%	0.0%	1	45.0%	0.0%	2	45.0%	
	Multilateral Development Banks				-	0	-	-	0	-	
	International Organisations				-	0	-		0	-	
	Institutions	0.1%		45.0%	0.1%	0	45.0%	0.1%	0	45.0%	
	Corporates	0.2%	59	45.0%	0.2%	68	45.0%	0.2%	79	45.0%	
	of which: SME	0.5%	о - 6	45.0%	0.5%	8	45.0%	0.6%	11	45.0%	
	Retail				-	0	-		0	-	
Netherlands	of which: SME				-	0	-	-	0	-	
neuleilallus	Secured by mortgages on immovable property	0.1%		45.0%	0.1%	0	45.0%	0.1%	0	45.0%	
	of which: SME				-	0	-	-	0	-	
	Items associated with particularly high risk				-	0	-		0	-	
	Covered bonds				-	0	-	-	0	-	
	Claims on institutions and corporates with a ST credit assessment				-	0	-		0	-	
	Collective investments undertakings (CIU)				-	0	-	-	0	-	
	Equity	0.0%		45.0%	0.0%	0	45.0%	0.0%	0	45.0%	
	Securitisation										
	Other exposures	0.0%		45.0%	0.0%	1	45.0%		2	45.0%	
	Standardised Total	0.0%	67	44.3%	0.0%	84	44.0%	0.0%	103	43.8%	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	4	40.0%		8	40.0%	0.0%	11	40.09
0.0%	3	40.0%	0.0%	6	40.0%	0.0%	8	40.09
0.1%	2	45.0%	0.1%	3	45.0%	0.0%	3	45.09
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
0.2%	0	45.0%	0.2%	0	45.0%	0.1%	0	45.09
0.3%	71	51.8%	0.5%	100	51.8%	0.5%	130	51.89
0.9%	8	51.8%	1.6%	14	51.8%	1.6%	21	51.89
	0			0			0	
	0	-	-	0	-		0	
0.1%	0	54.5%	0.1%	0	56.3%	0.1%	0	58.39
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0.0%	ő	45.0%	0.0%	0	45.0%	0.0%	0	45.09
0.070	0	151070	0.070	0	13.070	0.070	0	13.07
0.0%	1	45.0%	0.0%	1	45.0%	0.0%	2	45.09
0.0%	81	50.1%	0.0%	118		0.0%	155	49.4%

31/12/201 Stock of Coverage Ratio

Impairment rate		Coverage Ratio -	Impairment rate					Coverage Ratio -	Impairr		Coverage Ratio -			17 Coverage Ratio -	Impairment	31
									Impairr					Coverage Ratio -	Impairment	
	0							Default Stock ¹	rate	Provision	5 Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Pro
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N.V. Bank Nederlandse Gemeenten

					Baseline Sce					
		31/12/20	16		31/12/20			31/12/20		
	Impairment					Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	pairmer
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate
Central governments or central banks		0		-	0	-	-	0	-	
Regional governments or local authorities		0		-	0	-	-	0	-	
Public sector entities				-	0	-	-	0	-	
Multilateral Development Banks		0		-	0	-	-	0	-	
International Organisations				-	0		-	0	-	
Institutions				-	0		-	0	-	
Corporates				-	0	-	-	0	-	
of which: SME		0		-	0	-	-	0	-	
Retail				-	0		-	0	-	
of which: SME		0		-	0	-	-	0	-	
Secured by mortgages on immovable property		0		-	0	-	-	0	-	
of which: SME				-	0	-	-	0	-	
Items associated with particularly high risk				-	G		-	0		
Covered bonds				-	0		-	0		
Claims on institutions and corporates with a ST credit assessment		c c		-	d	-	-	ō	-	
Collective investments undertakings (CIU)	-			-	0	-	-	0	-	
Equity				-	G		-	0		
Securitisation								-		
Other exposures		0		-	0		-	0		
Standardised Total		0			0			0		

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario									
		3	1/12/20:	16		31/12/20	17		31/12/20	18	
	Impairm	ient St	ock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	
	rate	Pro	visions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
Central governments or central b		-	0		-	0		-	0	-	
Regional governments or local au	uthorities	-	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	1	
of which: SME		-	0		-	0		-	0	1	
Retail		-	0			0		-	0	1	
of which: SME		-	0			0		-	0	1	
Secured by mortgages on immov	able property	-	0	-		0	-	-	0	1	
of which: SME		-	0	-		0	-	-	0	1	
Items associated with particular	y high risk	-	0			0		-	0	1	
Covered bonds			0			0		-	0	1	
Claims on institutions and corpor	rates with a ST credit assessment	-	0		-	0		-	0	1	
Collective investments undertaki	ngs (CIU)	-	0		-	0		-	0	1	
Equity		-	0			0		-	0		
Securitisation											
Other exposures		-	0			0		-	0	1	
Standardised Total		-	0	-	-	0	-		0		

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Rat Default Stor
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
	0		-	0			0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	enario							
		31/12/20	016		31/12/20	117		31/12/20)18			31/12/20	16
	Impairment			Impairment		Coverage Ratio -	Impairment		Coverage Ratio -		Impairment		Coverage Rat
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		rate	Provisions	Default Stoc
Central governments or central banks				-	(-		. 0	-	- 1	-	0	
Regional governments or local authorities		0) -	-	0	-		- 0			-	0	
Public sector entities				-	0	-		. 0			-	0	
Multilateral Development Banks				-	0	-		- 0			-	0	
International Organisations				-	0			. 0			-	0	
Institutions				-	0			. 0			-	ó	
Corporates				-								0	
of which: SME				-	0			. 0			-	ó	
Retail				-								0	
of which: SME				-					-			0	
Secured by mortgages on immovable property												0	
of which: SME												0	
Items associated with particularly high risk			í .					. ő				0	
Covered bonds			,									0	
Claims on institutions and corporates with a ST credit assessment			í .					. ő				0	
Collective investments undertakings (CIU)			í .					. ő				0	
Equity		l à						.l õ		1 1		0	1
Securitisation		۱ ^۲	1	-				1	1	1	-	0	
Other exposures				-								0	
Standardised Total			, i	-					í -			0	
Stanuaruiseu Totai			-			-			-				

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
	0			0			0	
	0			0			0	
	0		-	0			0	
-	U	-	-	U	-		U	



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		Baseline Scenario													Adverse Sce	nario			
		31/12/20	16		31/12/20:	.7		31/12/20	18			31/12/20:	16		31/12/20	17		31/12/20	18
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment	Stock of	Coverage Ratio - Default Stock ¹			Coverage Ratio - Default Stock ¹	I		Stock of Provisions				Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	- Tate	0	Delaure Stock	-	0	Peradic Stock	- Tate	0	-	_	-	0	Delault Stock	- Tate	0	- Default Stock	- Tate	0	Delaure Stock
Regional governments or local authorities	-	0		-	0		-	0	-		-	0		-	0	-	-	0	
Public sector entities	-	0		-	0		-	0	-		-	0		-	0	-	-	0	
Multilateral Development Banks	-	0			0		-	0	-		-	0	-	-	0	-	-	0	-
International Organisations	-	0			0		-	0	-		-	0	-	-	0	-	-	0	-
Institutions		0		-	0		-	0	-		-	0		-	0	-		0	
Corporates	-	0		-	0		-	0	-		-	0		-	0	-	-	0	
of which: SME	-	0		-	0		-	0	-		-	0		-	0	-	-	0	
Retail	-	0		-	0		-	0	-		-	0		-	0	-	-	0	
of which: SME	-	0		-	0		-	0	-		-	0		-	0	-	-	0	
Secured by mortgages on immovable property	-	0		-	0		-	0	-		-	0		-	0	-	-	0	
of which: SME	-	0		-	0	-	-	0	-		-	0		-	0	-	-	0	-
Items associated with particularly high risk	-	0		-	0		-	0	-		-	0		-	0	-	-	0	
Covered bonds	-	0		-	0		-	0	-		-	0		-	0	-	-	0	
Claims on institutions and corporates with a ST credit assessment	-	0		-	0	-	-	0	-		-	0		-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0		-	0	-	-	0	-		-	0		-	0	-	-	0	
Equity	-	0		-	0			0	-		-	0		-	0	-		0	
Securitisation																			
Other exposures		0		-	0			0	-		-	0		-	0	-		0	
Standardised Total	-	0		-	0	-	-	0	-		-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/201	16		31/12/20	17		31/12/20	18
	Impai	irment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio
	ra	ate F	rovisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central b	anks		0		-	0	-		0	
Regional governments or local au	Ithorities	-	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 immov	able property		0		-	0		-	0	
of which: SME		-	0		-	0			0	
Items associated with particular	v high risk		0			0			0	
Covered bonds			ō		-	0		-	ō	
Claims on institutions and corpor	ates with a ST credit assessment	-	Ó		-	0	-	-	0	
Collective investments undertaki			0		-	0		-	0	
Equity			0		-	0	-	-	0	
Securitisation										
Other exposures			0			0			0	
Standardised Total		-	0			0			0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ²
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			U			0	
				0			0	
	0		-	0		-	0	

31/12/2018 Impairment Stock of Coverage Ratio rate Provisions Default Stock ¹

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario								Adverse Sce	nario
		31/12/2	016		31/12/20	17		31/12/20	18		31/12/20	016		31/12/20	17
	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
Central governments or central banks					0		-	0	-	-	0) .		0	
Regional governments or local authorities					0	-	-	0	-	-	0			0	
Public sector entities					0	-	-	0	-	-	0			0	
Multilateral Development Banks					0	-	-	0	-	-	0			0	
International Organisations					0	-	-	0	-	-	0			0	
Institutions					0	-	-	0	-	-	0			0	
Corporates					0	-	-	0	-	-	0			0	
of which: SME					0	-	-	0	-	-	0			0	
Retail					0	-	-	0	-	-	0			0	
of which: SME					C	-	-	0	-	-	0			0	
Secured by mortgages on immovable property					0	-	-	0	-	-	0			0	
of which: SME					0	-	-	0	-	-	0			0	
Items associated with particularly high risk					G	-	-	0	-	-	0			0	
Covered bonds					0		-	0			0			0	
Claims on institutions and corporates with a ST credit assessment		4 0			d	-	-	ō	-	-	a			ō	
Collective investments undertakings (CIU)					0	-	-	0	-	-	0			0	
Equity					0	-	-	0	-	-	0			0	
Securitisation															
Other exposures				-	0	-	-	0	-	-	0		-	0	
Standardised Total				-	0	-	-	0	-	-	0		-	0	



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	Baseline Scenario													Adverse Sce	nario				
		31/12/20	16		31/12/20	17		31/12/20	18		3	31/12/201	6		31/12/20	17		31/12/20)18
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions			Stock of Provisions	Coverage Ratio - Default Stock ¹	Impair			Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate		Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	Default Stock	Tate -	0	Delault Stock	- Tate	0	- Derault Stock	18		001510115	Default Stock	Tate -	0	Default Stock	- Tate	0	Delault Stock
Regional governments or local authorities	-	ō		-	ō		-	ō	-			ō			ō		-	ō	
Public sector entities	-	0		-	0		-	0	-			0			0		-	0	
Multilateral Development Banks	-	ō		-	0	-	-	Ō	-		-	0		-	l õ	-	-	0	-
International Organisations		0			0		-	0	-			0			0			0	
Institutions		0			0		-	0	-			0			0			0	
Corporates	-	ō		-	ō		-	ō	-			ō			ō		-	ō	
of which: SME	-	0		-	0		-	0	-			0			0		-	0	
Retail	-	0		-	0		-	0	-			0			0		-	0	
of which: SME	-	0		-	0		-	0	-			0			0		-	0	
Secured by mortgages on immovable property	-	0			0		-	0	-			0			0			0	
of which: SME	-	ō		-	ō		-	ō	-			ō			ō		-	ō	
Items associated with particularly high risk	-	0			0		-	0	-		-	0			0		-	0	
Covered bonds	-	0			0		-	0	-			0			0			0	
Claims on institutions and corporates with a ST credit assessment	-	ō		-	ō		-	ō	-			ō			ō		-	ō	
Collective investments undertakings (CIU)	-	0		-	0		-	0	-		-	0			0	-	-	0	-
Equity	-	0		-	0	-	-	0	-		-	0		-	0	-	-	0	-
Securitisation																			
Other exposures		0		-	0		-	0	-			0			0			0	
Standardised Total	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
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	
of which: SME		0			0			0	
Items associated with particularly high risk					0				
Covered bonds					0			0	
Claims on institutions and corporates with a ST credit assessment					0			0	
Collective investments undertakings (CIU)			-	-	0	-	-		
Equity				-	0		-		
		0			0			0	
Securitisation					-				
Other exposures		0		-	0		-	0	
Standardised Total	-	0	-	-	0	-	-	0	

				Adverse Sce				
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
-	0	-	-	0	-	-	0	



2016 EU-wide Stress Test: Securitisations

		21/12/2015		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
e	STA	2,842						
Exposure values	IRB Total	2,842						
	STA	1,336	1,676	1,761	1,810	2,056	2,410	2,616
Risk exposure amounts	IRB	0	0	0	0	0	0	0
	Total	1,336	1,676	1,761	1,810	2,056	2,410	2,616
Impairments	Total banking book others than assessed at fair value	13	9	13	15	13	24	31



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value g				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SC	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		of provisions) (1)			(accounting value g				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair∽value (+)	Notional value	Fàir-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	0 247 0 59 462 180 949	0 247 0 59 462 180 949	0 247 0 0 59 462 180 949	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Belgium	0 0 108 183 0 54 430 775	0 0 108 183 0 54 430 775	0 0 108 183 0 0 430 721	0 0 0 0 54 0 54	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Bulgaria	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Cyprus	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Czech Republic	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Denmark	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Estonia		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value g				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	is (1)	INDIRECT SC	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		of provisions) (1)			(accounting value g				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland	0 0 0 129 694 0 823	0 0 0 129 694 0 823	0 0 0 129 694 0 823	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	France	0 0 0 314 692 1,007	0 0 0 314 692 1,007	0 0 0 314 692 1,007	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	0 0 0 0 1,287 1,287	0 0 0 0 1,287 1,287	0 0 0 0 1,287 1,287	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Croatia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Greece	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hungary	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Ireland	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off l	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Italy	0 0 0 14 89 224 327	0 0 0 14 89 224 327	0 0 0 14 89 224 327	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latvia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Lithuania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Luxembourg	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Malta	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Netherlands	2,842 1,492 1,240 1,029 3,662 9,620 14,111 33,996	2,840 1,492 1,239 1,029 3,651 9,620 13,828 33,700	0 0 0 363 1,651 235 2,249	0 0 0 0 0 79 79 79	0 0 0 0 0 -5 -5 -5	0 0 0 0 0 0 0 0	2,840 1,492 1,239 1,029 3,288 7,969 13,519 31,377	50 0 20 0 80 0 552 702	1 0 1 0 11 0 278 292	0 0 0 0 0 250 250	0 0 0 0 0 -67 -67	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Poland	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(mln EUR)							31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value o (:				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with p	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Portugal	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Romania	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovakia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovenia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Spain	0 0 0 43 175 217	0 0 0 43 175 217	0 0 0 0 126 126	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 43 48 91	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Sweden	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	United Kingdom	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIREC	T SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off l	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value <u>c</u> (1				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with p	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Iceland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Norway	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Australia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Tot	Canada	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Hong Kong	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Japan	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value <u>c</u> (1				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	U.S.	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



N.V. Bank Nederlandse Gemeenten

	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			(accounting value	EXPOSURES gross of provisions) 1)				T SOVEREIGN EXPOSU					ES (3) (on and off Derivatives with I	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fragh value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-3Y] [5Y-10Y] [10Y-more Tot	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 7,488	0 0 0 0 0 0 0 0 133	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 31,468	0 0 0 0 0 0 0 0 702	0 0 0 0 0 0 0 0 292	0 0 0 0 0 0 0 0 250	0 0 0 0 0 0 0 0 -67	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0

Notes, definitions and regions:

Notes, definitions and regions: (1) The ecosours remoted cover only exposures to central, regional and local oovernments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees. Exposures to central banks should not be included here. (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (3) For expositions in HPT This should include enose exposures (include to be included here). (4) For expositions on FEA: Instead Kerns. New Zelanda Karns Kerns. Expositions. (5) For expositions in HPT This should here. (5) For expositions in HPT Expositions. (5) For expositions (include to be included here). (6) For expositions (include to be included here). (7) For exposition (include to be in



2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario			Adverse scenario	
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	10,198	10,539	10,629	10,674	10,920	11,273	11,480
Risk exposure amount for securitisations and re-securitisations	1,336	1,676	1,761	1,810	2,056	2,410	2,616
Risk exposure amount other credit risk	8,862	8,863	8,868	8,863	8,863	8,864	8,864
Risk exposure amount for market risk	0	0	0	0	0	0	0
Risk exposure amount for operational risk	762	762	829	780	762	762	762
Other risk exposure amounts	1,838	1,838	1,838	1,838	1,838	1,838	1,838
Total risk exposure amount	12,798	13,139	13,296	13,292	13,520	13,873	14,080



2016 EU-wide Stress Test - P&L

N.V. Bank Nederlandse Gemeenten

			Baseline Scenario)		Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	446	374	396	390	307	272	230
Interest income	6,267	5,781	5,786	5,862	6,335	6,591	6,588
(Interest expense)	-5,821	-5,407	-5,390	-5,472	-6,028	-6,319	-6,357
Dividend income	1	1	1	1	1	1	1
Net fee and commission income	28	28	28	28	27	27	27
Gains or (-) losses on financial assets and liabilities held for trading, net	-2	-2	-2	-2	-24	-2	-2
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	-37				-459		
Other operating income not listed above, net	61	3	3	3	2	3	3
Total operating income, net	498	404	425	419	-146	300	259
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-64	-39	-32	-36	-61	-67	-72
Other income and expenses not listed above, net	-120	-122	-122	-122	-355	-125	-125
Profit or (-) loss before tax from continuing operations	314	242	270	261	-563	108	62
(Tax expenses or (-) income related to profit or loss from continuing operations)	-88	-73	-81	-78	0	-33	-19
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	226	169	189	183	-563	76	43
Attributable to owners of the parent	226	169	189	183	-563	76	43
Amount of dividends paid	57	50	63	61	0	19	11
Attributable to owners of the parent net of estimated dividends	169	119	126	122	-563	57	33

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).



2016 EU-wide Stress Test: Capital

N.V. Bank Nederlandse Gemeenten

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	3,581	3,769	3,963	4,153	2,841	2,885	2,904
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,157	3,345	3,539	3,729	2,418	2,462	2,480
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	146	146	146	146	146	146	146
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	2,967	3,087	3,213	3,335	2,404	2,461	2,494
	A.1.3	Accumulated other comprehensive income	570	570	570	570	160	160	160
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	299	299	299	299	48	48	48
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	78	78	78	78	-80	-80	-80
	A.1.4	Other Reserves	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	-274	-274	-274	-274	-274	-274	0
		Adjustments to CET1 due to prudential filters	-2/4	-274	-274	-274	-274	-274	-274
	A.1.8 A.1.9	(-) Intangible assets (including Goodwill)	0	0	0	0	0	0	0
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Defined benefit person nina assess (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-59	-55	-51	-47	-54	-49	-45
	A.1.14.1	Of which: from securitisation positions (-)	-59	-55	-51	-47	-54	-49	-45
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	-192	-128	-64	0	36	18	0
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-179	-120	-60	0	-19	-10	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-47	-31	-16	0	32	16	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	34	23	11	0	23	11	0
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1	0	0	0	0	0	0	0
	A.1.21.5.2	instruments of financial sector entities where the institution has a significant investment	0	0	424	0	0	424	0
	A.2 A.2.1	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) Additional Tier 1 Capital instruments	424	424	424	424	424	424	424
	A.2.2	(-) Excess deduction from T2 items over T2 capital	.21	0	0		0		
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,581	3,769	3,963	4,153	2,841	2,885	2,904
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0
	A.4.1	Tier 2 Capital instruments	0	0	0	0	0	0	0
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	0	0	0
TOTAL RISK EXPOSURE	В	TOTAL RISK EXPOSURE AMOUNT	12,798	13,139	13,296	13,292	13,520	13,873	14,080
AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	24.67%	25.46%	26.62%	28.05%	17.88%	17.74%	17.62%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	27.98%	28.68%	29.81%	31.24%	21.02%	20.80%	20.63%
	C.3	Total Capital ratio	27.98%	28.68%	29.81%	31.24%	21.02%	20.80%	20.63%
CAPITAL RATIOS (%)	D.1	Common Equity Tier 1 Capital ratio (1)	26.17%	26.43%	27.10%	28.05%	17.62%	17.61%	17.62%
Fully loaded	D.2	Tier 1 Capital ratio (2)	29.48%	29.66%	30.29%	31.24%	20.75%	20.67%	20.63%
	D.3	Total Capital ratio (3) Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period	29.48%	29.66%	30.29%	31.24%	20.75%	20.67%	20.63%
	E	(comulate conversions) (4) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into	0	0	0	0	0	0	0
	F	Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	0
Memorandum items	F.1 G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)	139,376	139,376	139,376	139,376	139,376	0 139,376	0 139,376
ricinorandum items	G.1 G.2	Total leverage ratio exposures (transitional) Total leverage ratio exposures (fully loaded)	139,376	139,376	139,376	139,376	139,376	139,376	139,376
	G.2 G.3	lotal leverage ratio exposures (tully loaded) Leverage ratio (transitional)	2.57%	2.70%	2.84%	2.98%	2.04%	2.07%	2.08%
	G.3 G.4	Leverage ratio (transitional)	2.57%	2.70%	2.84%	2.98%	2.04%	2.07%	2.08%
	6.4	Leverage ratio (fully loaded)	2.70%	2.79%	2.89%	2.98%	2.01%	2.05%	2.08%

 L/Uma
 L/Uma
 Z79%
 Z89%
 Z98%
 Z01%
 Z00%

 (1) Enly-loaded T1 capital ratio estimation: [A1-A1.13-A1.21+MIN(A2+A.13.42.2-A4.30)/0]/[B-8.1]
 (2) Enly-loaded T1 capital ratio estimation: [A1-A1.21+A2.2-A2.41+MIN(A4+A.22-A4.30)/0]/[B-8.1]
 (3) Enly-loaded T1 capital ratio estimation: [A1-A1.21+A2.2-A2.41+MIN(A4+A.22-A4.30)/0]/[B-8.1]
 (3) Enly-loaded T1 capital ratio estimation: [A1-A1.21+A2.2+A.4-A4.30]/[B-8.1]
 (4) Conversions rot considered for CET1 computation
 (4) Conversions rot considered for CET1 computation in we E
 (4) Conversions rot considered for CET1 computation
 (5) Excluding instruments included in row E



Information on performing and non-performing exposures¹

N.V. Bank Nederlandse Gemeenten

				31/12/2	2015		
		Gross carrying an	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	18,370	0	165	165	505	63	0
Central banks	. 0	0	0	0	0	0	0
General governments	9,636	0	0	0	3	0	0
Credit institutions	2,314	0	0	0	9	0	0
Other financial corporations	4,334	0	165	165	139	63	0
Non-financial corporations	2,086	0	0	0	354	0	0
Loans and advances(including at amortised cost and fair value)	98,519	0	127	127	62	33	31
Central banks	0	0	0	0	0	0	0
General governments	32,948	0	0	0	0	0	0
Credit institutions	10,054	0	0	0	0	0	0
Other financial corporations	1,281	0	15	15	2	2	0
Non-financial corporations	50,527	0	105	105	58 25		28
Households	3,708	0	8	8	3 3 6		2
DEBT INSTRUMENTS other than HFT	116,889	0	293	293	567	96	31
OFF-BALANCE SHEET EXPOSURES	13,207		0	0	0	0	0

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

² Insitutions report here collective allowances for 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 Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



Information on forborne exposures¹ N.V. Bank Nederlandse Gemeenten

			31/12/2015		
	Gross carrying an with forbearance	nount of exposures measures	Accumulated impairr changes in fair value and provisions for ex forbearance measure	due to credit risk posures with	Collateral and financial guarantees received on
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	125	14	3	2	20
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	19	14	2	2	0
Non-financial corporations	106	0	1	0	20
Households	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	125	14	3	2	20
.oan commitments given	10	0	0	0	9

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