



2023 EU-wide Transparency Exercise

Bank Name	BNG Bank N.V.
LEI Code	529900GGYMNGRQTDOO93
Country Code	NL

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

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

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Key Metrics

BNG Bank N.V.

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		3,965		4,104	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		3,965		4,104	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period		4,274		4,413	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition		4,274		4,413	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period		4,274		4,413	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		4,274		4,413	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount		11,403		10,652	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		11,403		10,652	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		34.77%		38.53%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		34.77%		38.53%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition		37.48%		41.43%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		37.48%		41.43%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition		37.48%		41.43%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		37.48%		41.43%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		32,920		49,532	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital		12.98%		8.91%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		4,274		4,413	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition		4,274		4,413	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		32,920		49,532	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		32,920		49,532	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		12.98%		8.91%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		12.98%		8.91%	[A.2]/[B.2]	

		(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
OWN FUNDS	A	OWN FUNDS		4,274		4,413	C 01.00 (0000,0000)	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		3,965		4,104	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		146		146	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		3,823		3,970	C 01.00 (0130,0000)	Articles 26(1) point (a), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		38		23	C 01.00 (0100,0000)	Articles 4(1)(9), 26(1) point (g) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		0		0	C 01.00 (0200,0000)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk		0		0	C 01.00 (0210,0000)	Articles 4(1)(2), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		0		0	C 01.00 (0220,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-27		-21	C 01.00 (0250,0000)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		0		0	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(3), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)		0		0	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses		0		0	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0		0	C 01.00 (0390,0000)	Articles 4(1)(8), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	C 01.00 (0400,0000)	Articles 4(1)(2), 26(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	C 01.00 (0440,0000)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0		0	C 01.00 (0460,0000) + C 01.00 (0462,0000) + C 01.00 (0470,0000) + C 01.00 (0472,0000) + C 01.00 (0474,0000) + C 01.00 (0476,0000)	Articles 4(36), 36(1) point (j) (i) and 89 to 91 of CRR, Articles 36(1) point (j) (i), 24(3) point (b), 24(4) point (b) and 258 of CRR, Articles 36(1) point (j) (ii) and 37(2) of CRR, Articles 36(1) point (k) (i) and 135(8) of CRR and Article 36(1) point (k) (i) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)		0		0	C 01.00 (0462,0000)	Articles 36(1) point (k) (i), 24(3) point (b), 24(4) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	C 01.00 (0480,0000)	Articles 4(27), 36(1) point (l), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0		0	C 01.00 (0490,0000)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0		0	C 01.00 (0500,0000)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) (c) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures		0		0	C 01.00 (0520,0000)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls		0		0	C 01.00 (0514,0000)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges		0		0	C 01.00 (0515,0000)	Article 36(1) point (o) of CRR
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-15		-15	C 01.00 (0524,0000)	Article 3 of CRR	
A.1.20	CET1 capital elements or deductions - other		0		0	C 01.00 (0529,0000)	-	
A.1.21	Transitional adjustments		0		0	GA1 (1.1.16 + 1.1.18 + 1.1.1.20)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0		0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 484 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0		0	C 01.00 (0540,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0		0	C 01.00 (0526,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		309		309	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments		309		309	C 01.00 (0540,0000) + C 01.00 (0670,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	C 01.00 (0670,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	C 01.00 (0580,0000) + C 01.00 (0590,0000) + C 01.00 (0670,0000) + C 01.00 (0674,0000) + C 01.00 (0676,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments		0		0	C 01.00 (0580,0000) + C 01.00 (0590,0000) + C 01.00 (0670,0000)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,274		4,413	C 01.00 (0000,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		0		0	C 01.00 (0700,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		0		0	C 01.00 (0700,0000) + C 01.00 (0980,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions		0		0	C 01.00 (0980,0000) + C 01.00 (0990,0000) + C 01.00 (0992,0000) + C 01.00 (0994,0000) + C 01.00 (0996,0000) + C 01.00 (0998,0000) + C 01.00 (0999,0000)	-	
A.4.3	Tier 2 transitional adjustments		0		0	C 01.00 (0980,0000) + C 01.00 (0990,0000) + C 01.00 (0992,0000)	-	
B	TOTAL RISK EXPOSURE AMOUNT		11,403		10,652	C 02.00 (0000,0000)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included		0		0	C 01.00 (0000,0000)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		34.77%		38.53%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)		37.48%		41.43%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)		37.48%		41.43%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		3,965		4,104	TA.1.A.1.13 + A.1.21 + MIN(A.4 + A.1.13 - A.1.21.1)	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		34.77%		38.53%	(D.1)/(B-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0		0	C 01.00 (0440,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0		0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0		0	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0		0	C 01.00 (0440,0000)	-

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

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Overview of Risk exposure amounts

BNG Bank N.V.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) ¹		7,203		7,241	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach		7,203		7,241	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach		0		0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach		0		0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB		0		0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²		1,112		780	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA		1,410		973	C 02.00 (r0640, c0010)
Settlement risk		0		0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)		767		746	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)		0		0	C 02.00 (r0520, c0010)
Of which the standardised approach		0		0	C 02.00 (r0530, c0010)
Of which IMA		0		0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book		0		0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r010, c0100), C 24.00(r010, c0110))*12.5
Large exposures in the trading book		0		0	C 02.00 (r0680, c0010)
Operational risk		912		912	C 02.00 (r0590, c0010)
Of which basic indicator approach		0		0	C 02.00 (r0600, c0010)
Of which standardised approach		912		912	C 02.00 (r0610, c0010)
Of which advanced measurement approach		0		0	C 02.00 (r0620, c0010)
Other risk exposure amounts		0		0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total		11,403		10,652	

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

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

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P&L
 BNG Bank N.V.

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income		4,161		2,938
Of which debt securities income		177		205
Of which loans and advances income		1,732		1,003
Interest expenses		3,681		2,670
(Of which deposits expenses)		86		259
(Of which debt securities issued expenses)		1,551		1,239
(Expenses on share capital repayable on demand)		0		0
Dividend income		0		0
Net Fee and commission income		19		13
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net		44		-6
Gains or (-) losses on financial assets and liabilities held for trading, net		350		18
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		-333		-22
Gains or (-) losses from hedge accounting, net		46		-13
Exchange differences (gain or (-) loss), net		6		-4
Net other operating income / (expenses)		1		0
TOTAL OPERATING INCOME, NET		613		254
(Administrative expenses)		145		63
(Cash contributions to resolution funds and deposit guarantee schemes)		20		14
(Depreciation)		2		1
Modification gains or (-) losses, net		0		0
(Provisions or (-) reversal of provisions)		2		0
(Payment commitments to resolution funds and deposit guarantee schemes)		0		0
(Commitments and guarantees given)		2		0
(Other provisions)		0		0
Of which pending legal issues and tax litigation ¹		0		0
Of which restructuring ²		0		0
(Increases or (-) decreases of the fund for general banking risks, net) ²		0		0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		50		-11
(Financial assets at fair value through other comprehensive income)		0		0
(Financial assets at amortised cost)		50		-11
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		0		0
(of which Goodwill)		0		0
Negative goodwill recognised in profit or loss		0		0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		13		1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0		0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		407		188
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		300		141
Profit or (-) loss after tax from discontinued operations		0		0
PROFIT OR (-) LOSS FOR THE YEAR		300		141
Of which attributable to owners of the parent		300		141

¹ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

BNG Bank N.V.

ASSETS:	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References	
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits					6,824												IAS 1.54 (i)	
Financial assets held for trading					79	0	79	0						117	0	117	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					33	0	23	9						32	0	23	9	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss					869	58	811	0						860	58	802	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					7,398	7,322	76	0						9,075	8,997	78	0	IFRS 7.8(b); IFRS 9.4.1.2A
Financial assets at amortised cost					101,747									102,818				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					3,657	0	3,657	0						2,895	0	2,895	0	IFRS 9.6.2.1; Annex V.Part 1.12; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk					-8,679									-8,286				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹⁾					146									136				
TOTAL ASSETS					112,074									128,318				IAS 1.9(e); ICG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹⁾	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income							7,398	0	0	0	0	0							9,075	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
Loans and advances							0	0	0	0	0	0							0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost							7,552	86	0	0	-2	0							8,700	76	0	-1	-2	0	0	Annex V.Part 1.31, 44(b)
Loans and advances							91,373	2,046	849	-8	-21	-129							91,237	2,221	701	-6	-20	-89	0	Annex V.Part 1.32, 44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

BNG Bank N.V.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading		390		461	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹		0		0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss		185		184	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost		100,782		116,955	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹		0		0	Accounting Directive art 8(3)
Derivatives – Hedge accounting		5,739		5,871	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0		0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions		5		5	IAS 37.10; IAS 1.54(l)
Tax liabilities		25		7	IAS 1.54(n-o)
Share capital repayable on demand		0		0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities		333		245	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale		0		0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹		0		0	Annex V Part 1.29
TOTAL LIABILITIES		107,459		123,728	IAS 1.9(b); IG 6
TOTAL EQUITY		4,615		4,590	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES		112,074		128,318	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

BNG Bank N.V.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives			6,129		6,332	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments		0		0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities		0		0	Annex V.Part 1.31
Deposits	Central banks		3,612		2,099	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits		0		0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments		851		1,347	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits		722		1,075	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions		1,303		1,300	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits		904		620	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations		1,850		2,408	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits		723		804	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations		1,957		1,699	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits		1,916		1,480	ECB/2013/33 Annex 2.Part 2.9.1
	Households		452		461	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits		381		324	Annex V.Part 1.42(f), 44(c)
	Debt securities issued			90,942		107,825
Of which: Subordinated Debt securities issued			0		0	Annex V.Part 1.37
Other financial liabilities			0		0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES			107,096		123,471	



2023 EU-wide Transparency Exercise
Market Risk
 BNG Bank N.V.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments		0												0		0		0		0		0		0
Of which: General risk		0												0		0		0		0		0		0
Of which: Specific risk		0												0		0		0		0		0		0
Equities		0												0		0		0		0		0		0
Of which: General risk		0												0		0		0		0		0		0
Of which: Specific risk		0												0		0		0		0		0		0
Foreign exchange risk		0												0		0		0		0		0		0
Commodities risk		0												0		0		0		0		0		0
Total		0											0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments		0												0		0		0		0		0		0
Of which: General risk		0												0		0		0		0		0		0
Of which: Specific risk		0												0		0		0		0		0		0
Equities		0												0		0		0		0		0		0
Of which: General risk		0												0		0		0		0		0		0
Of which: Specific risk		0												0		0		0		0		0		0
Foreign exchange risk		0												0		0		0		0		0		0
Commodities risk		0												0		0		0		0		0		0
Total		0											0	0	0	0	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
Consolidated data	Central governments or central banks				8,251	50,254	0		
	Regional governments or local authorities				34,856	36,194	45		
	Public sector entities				2,481	3,181	383		
	Multilateral Development Banks				117	117	0		
	International Organisations				1,455	1,455	0		
	Institutions				2,789	2,682	528		
	Corporates				66,466	8,045	6,743		
	of which: SME				14,952	461	128		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				1,131	209	301	131	
	Items associated with particular high risk				0	0	0		
	Covered bonds				1,688	1,688	169		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				24	24	24			
Other exposures				123	123	123			
Standardised Total ⁽²⁾				121,857	113,952	8,314	161		

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results area for the 2023 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterpart covers on to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpart.

		Standardised Approach							
		As of 09/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
NETHERLANDS	Central governments or central banks				7,811	50,255	0		
	Regional governments or local authorities				34,790	36,085	15		
	Public sector entities				2,520	2,350	383		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				393	175	38		
	Corporates				63,887	6,437	5,742		
	of which: SME				14,952	461	338		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				1,131	209	301	0	
	Items associated with particular high risk				0	0	0		
	Covered bonds				1,281	1,281	128		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				24	24	24			
Other exposures				127	127	127			
Standardised Total ⁽²⁾				121,857	113,952	8,314	0		

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

⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 09/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
LUXEMBOURG	Central governments or central banks				119	129	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				0	0	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				1,455	1,455	0		
	Institutions				0	0	0		
	Corporates				0	0	0		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particular high risk				0	0	0		
	Covered bonds				0	0	0		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total ⁽²⁾				1,574	1,584	127	0		

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

⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 09/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
FRANCE	Central governments or central banks				110	505	0		
	Regional governments or local authorities				0	0	0		
	Public sector entities				365	365	0		
	Multilateral Development Banks				0	0	0		
	International Organisations				0	0	0		
	Institutions				878	538	179		
	Corporates				144	130	50		
	of which: SME				0	0	0		
	Retail				0	0	0		
	of which: SME				0	0	0		
	Secured by mortgages on immovable property				0	0	0		
	of which: SME				0	0	0		
	Exposures in default				0	0	0	0	
	Items associated with particular high risk				0	0	0		
	Covered bonds				141	141	14		
Claims on institutions and corporates with a ST credit assessment				0	0	0			
Collective investments undertakings (CIU)				0	0	0			
Equity				0	0	0			
Other exposures				0	0	0			
Standardised Total ⁽²⁾				1,498	1,549	343	0		

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

⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	24,257	25,207	0	0				
	Regional governments or local authorities	33,939	35,023	18	0				
	Public sector entities	3,306	3,349	377	0				
	Multilateral Development Banks	703	703	0	0				
	International Organisations	2,683	2,683	0	0				
	Institutions	3,166	3,429	360	0				
	Corporates	68,257	8,211	6,746	0				
	of which: SME	15,209	457	343	0				
	Retail	0	0	0	0				
	of which: SME	0	0	0	0				
	Secured by mortgages on immovable property	0	0	0	0				
	of which: SME	0	0	0	0				
	Exposures in default	933	115	150	92				
Items associated with particularly high risk	0	0	0	0					
Covered bonds	2,347	2,347	235	0					
Claims on institutions and corporates with a ST credit assessment	0	0	0	0					
Collective investments undertakings (CIU)	0	0	0	0					
Equity	23	23	23	0					
Other exposures	112	112	112	0					
Standardised Total ²	138,426	129,780	8,021	118					

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	22,768	22,207	0	0				
	Regional governments or local authorities	33,792	34,872	18	0				
	Public sector entities	2,499	2,343	377	0				
	Multilateral Development Banks	0	0	0	0				
	International Organisations	0	0	0	0				
	Institutions	422	164	75	0				
	Corporates	65,911	6,819	5,882	0				
	of which: SME	15,209	457	342	0				
	Retail	0	0	0	0				
	of which: SME	0	0	0	0				
	Secured by mortgages on immovable property	0	0	0	0				
	of which: SME	0	0	0	0				
	Exposures in default	933	115	150	0				
Items associated with particularly high risk	0	0	0	0					
Covered bonds	1,716	1,716	172	0					
Claims on institutions and corporates with a ST credit assessment	0	0	0	0					
Collective investments undertakings (CIU)	0	0	0	0					
Equity	23	23	23	0					
Other exposures	112	112	112	0					
Standardised Total ²	112	112	112	0					

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	425	430	0	0				
	Regional governments or local authorities	0	0	0	0				
	Public sector entities	0	0	0	0				
	Multilateral Development Banks	153	153	0	0				
	International Organisations	2,683	2,683	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	0	0	0	0				
	Secured by mortgages on immovable property	0	0	0	0				
	of which: SME	0	0	0	0				
	Exposures in default	0	0	0	0				
Items associated with particularly high risk	0	0	0	0					
Covered bonds	0	0	0	0					
Claims on institutions and corporates with a ST credit assessment	0	0	0	0					
Collective investments undertakings (CIU)	0	0	0	0					
Equity	0	0	0	0					
Other exposures	0	0	0	0					
Standardised Total ²	0	0	0	0					

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in EUR, %)								
	Central governments or central banks	26	569	0	0				
	Regional governments or local authorities	0	0	0	0				
	Public sector entities	429	429	0	0				
	Multilateral Development Banks	0	0	0	0				
	International Organisations	0	0	0	0				
	Institutions	795	411	124	0				
	Corporates	83	83	24	0				
	of which: SME	0	0	0	0				
	Retail	0	0	0	0				
	of which: SME	0	0	0	0				
	Secured by mortgages on immovable property	0	0	0	0				
	of which: SME	0	0	0	0				
	Exposures in default	0	0	0	0				
Items associated with particularly high risk	0	0	0	0					
Covered bonds	344	344	34	0					
Claims on institutions and corporates with a ST credit assessment	0	0	0	0					
Collective investments undertakings (CIU)	0	0	0	0					
Equity	0	0	0	0					
Other exposures	0	0	0	0					
Standardised Total ²	0	0	0	0					

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

BNG Bank N.V.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	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	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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	
	Equity	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets										
IRB Total ²								0			

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

BNG Bank N.V.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(mln EUR, %)											
Consolidated data	Central banks and central governments					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporates - Of Which: SME					0	0	0	0	0	0
	Retail					0	0	0	0	0	0
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
	Equity					0	0	0	0	0	0
	Other non credit-obligation assets									0	
IRB Total ²									0		

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNG Bank N.V.

As of 31/12/2022

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

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

BNG Bank N.V.

As of 30/06/2023

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

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
BNG Bank N.V.

	As of 30/09/2022						As of 31/12/2022									
	Gross carrying amount/ Nominal amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾			Gross carrying amount/ Nominal amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						
	Of which performing but past due >30 days and <90 days	Of which non-performing ²⁾		On performing exposures ³⁾	On non-performing exposures ³⁾	Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ³⁾		On performing exposures ³⁾	On non-performing exposures ³⁾	Collaterals and financial guarantees received on non-performing exposures				
Of which: defaulted		Of which Stage 3 ⁴⁾	Of which: defaulted					Of which Stage 3 ⁴⁾								
Cash balances at central banks and other demand deposits							6,824	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)							15,666	0	0	0	0	2	0	0	0	0
Central banks							0	0	0	0	0	0	0	0	0	0
General governments							6,863	0	0	0	0	0	0	0	0	0
Credit institutions							2,210	0	0	0	0	0	0	0	0	0
Other financial corporations							5,525	0	0	0	0	0	0	0	0	0
Non-financial corporations							1,230	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)							94,540	0	849	849	849	29	129	129	596	596
Central banks							0	0	0	0	0	0	0	0	0	0
General governments							32,431	0	0	0	0	1	0	0	0	0
Credit institutions							4,073	0	0	0	0	0	0	0	0	0
Other financial corporations							1,184	0	41	41	41	0	9	9	32	32
Non-financial corporations							53,781	0	763	763	763	23	113	113	553	553
of which: small and medium-sized enterprises							13,587	0	264	264	264	0	13	13	250	250
of which: Loans collateralised by commercial immovable property							0	0	0	0	0	0	0	0	0	0
Households							3,071	0	40	40	40	5	7	7	12	12
of which: Loans collateralised by residential immovable property							0	0	0	0	0	0	0	0	0	0
of which: Credit for consumption							24	0	0	0	0	0	0	0	0	0
NET INSTRUMENTS other than NPT							117,030	0	849	849	849	31	129	129	596	596
OFF-BALANCE SHEET EXPOSURES							11,164		282	282	282	1	2	2	0	0

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than NPT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRB framework (template F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
BNG Bank N.V.

	As of 31/03/2023							As of 30/06/2023									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*			Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >90 days and <=90 days	Of which non-performing ¹⁾		On performing exposures ²⁾	On non-performing exposures ²⁾		Of which performing but past due >90 days and <=90 days		Of which non-performing ¹⁾		On performing exposures ²⁾	On non-performing exposures ²⁾					
Of which: defaulted		Of which Stage 3 ³⁾	Of which Stage 3 ³⁾		Of which Stage 3 ³⁾	Of which: defaulted		Of which Stage 3 ³⁾	Of which Stage 3 ³⁾								
Cash balances at central banks and other demand deposits																	
Debt securities (including at amortised cost and fair value)																	
Central banks																	
General governments																	
Credit institutions																	
Other financial corporations																	
Non-financial corporations																	
Loans and advances (including at amortised cost and fair value)																	
Central banks																	
General governments																	
Credit institutions																	
Other financial corporations																	
Non-financial corporations																	
of which: small and medium-sized enterprises																	
of which: Loans collateralised by commercial immovable property																	
Households																	
of which: Loans collateralised by residential immovable property																	
of which: Credit for consumption																	
DEBT INSTRUMENTS other than HFT																	
OFF-BALANCE SHEET EXPOSURES																	

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRODO Framework (template F 18.00) / F 18.05, which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2023/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

BNG Bank N.V.

	As of 30/09/2022				As of 31/12/2022			
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	
(mln EUR)								
Cash balances at central banks and other demand deposits					0	0	0	0
Debt securities (including at amortised cost and fair value)					0	0	0	0
Central banks					0	0	0	0
General governments					0	0	0	0
Credit institutions					0	0	0	0
Other financial corporations					0	0	0	0
Non-financial corporations					0	0	0	0
Loans and advances (including at amortised cost and fair value)					363	234	60	57
Central banks					0	0	0	0
General governments					0	0	0	0
Credit institutions					0	0	0	0
Other financial corporations					11	11	4	4
Non-financial corporations					353	223	56	53
of which: small and medium-sized enterprises					123	123	13	13
Households					0	0	0	0
DEBT INSTRUMENTS other than HFT					363	234	60	57
Loan commitments given					35	13	0	0
QUALITY OF FORBEARANCE ²								
Loans and advances that have been forborne more than twice ³					0			
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³					0			

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise

Forborne exposures

BNG Bank N.V.

	As of 31/03/2023				As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)										
Cash balances at central banks and other demand deposits					0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)					0	0	0	0	0	0
Central banks					0	0	0	0	0	0
General governments					0	0	0	0	0	0
Credit institutions					0	0	0	0	0	0
Other financial corporations					0	0	0	0	0	0
Non-financial corporations					0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)					368	184	53	48	237	113
Central banks					0	0	0	0	0	0
General governments					0	0	0	0	0	0
Credit institutions					0	0	0	0	0	0
Other financial corporations					13	13	5	5	8	8
Non-financial corporations					349	171	49	43	223	105
of which: small and medium-sized enterprises					111	0	4	0	107	0
Households					6	0	0	0	6	0
DEBT INSTRUMENTS other than HFT					368	184	53	48	237	113
Loan commitments given					23	4	0	0	1	0
QUALITY OF FORBEARANCE²										
Loans and advances that have been forborne more than twice ³					0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³					0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 BNG Bank N.V.

(min EUR)	AS OF 30/09/2022					AS OF 31/12/2022					AS OF 31/03/2023					AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾
		Of which: defaulted					Of which: defaulted					Of which: defaulted					Of which: defaulted				
A Agriculture, forestry and fishing					0	0	0	0	0	0					0	0	0	0	0	0	0
B Mining and quarrying					0	0	0	0	0	0					0	0	0	0	0	0	0
C Manufacturing					57	48	48	57	43	0					9	0	0	9	0	0	0
D Electricity, gas, steam and air conditioning supply					818	33	33	818	23	0					729	41	41	729	31	0	0
E Water supply					1,261	0	0	1,261	1	0					1,259	0	0	1,259	0	0	0
F Construction					2,538	161	161	2,509	14	0					2,508	158	158	2,499	18	0	0
G Wholesale and retail trade					63	0	0	63	0	0					64	0	0	64	0	0	0
H Transport and storage					669	155	155	669	1	0					753	156	156	753	0	0	0
I Accommodation and food service activities					0	0	0	0	0	0					0	0	0	0	0	0	0
J Information and communication					77	0	0	77	0	0					82	0	0	82	1	0	0
K Financial and insurance activities					323	3	3	323	0	0					304	3	3	304	0	0	0
L Real estate activities					44,008	154	154	43,859	5	0					44,721	150	150	44,527	1	0	0
M Professional, scientific and technical activities					528	144	144	528	33	0					498	32	32	498	30	0	0
N Administrative and support service activities					426	2	2	426	1	0					424	2	2	424	1	0	0
O Public administration and defence, compulsory social security					0	0	0	0	0	0					0	0	0	0	0	0	0
P Education					44	0	0	44	0	0					44	0	0	44	0	0	0
Q Human health services and social work activities					2,660	63	63	2,660	14	0					2,639	53	53	2,639	11	0	0
R Arts, entertainment and recreation					68	0	0	68	0	0					67	0	0	67	0	0	0
S Other services					262	0	0	262	0	0					248	0	0	248	0	0	0
Loans and advances					53,781	763	763	53,572	136	0					54,389	505	505	54,186	94	0	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.