



## 2023 EU-wide Transparency Exercise

<b>Bank Name</b>	Nederlandse Waterschapsbank N.V.
<b>LEI Code</b>	JLP5FSPH9WPSHY3NIM24
<b>Country Code</b>	NL

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

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

## 2023 EU-wide Transparency Exercise

### Key Metrics

Nederlandse Waterschapsbank 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
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period		1,835		1,916	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		1,835		1,916	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period		2,155		2,237	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		2,155		2,237	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period		2,155		2,237	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		2,155		2,237	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
<b>Risk exposure amounts</b>						
Total risk exposure amount		4,792		5,054	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		4,792		5,054	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		38.29%		37.92%	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		38.29%		37.92%	(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		44.97%		44.26%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		44.97%		44.26%	(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		44.97%		44.26%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		44.97%		44.26%	(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) )	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		11,428		25,996	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		18.86%		8.60%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2023 EU-wide Transparency Exercise

### Leverage ratio

Nederlandse Waterschapsbank 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
A.1	Tier 1 capital - transitional definition		2,155		2,237	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		2,155		2,237	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		11,428		25,996	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		11,428		25,996	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		18.86%		8.60%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		18.86%		8.60%	[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		2,155		2,237	C 01.00 (0001,0001)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		1,835		1,916	C 01.00 (0002,0001)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		7		7	C 01.00 (0002,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		1,845		1,928	C 01.00 (0130,0001)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		0		0	C 01.00 (0100,0001)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves		0		0	C 01.00 (0200,0001)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk		0		0	C 01.00 (0210,0001)	Articles 4(1)(b), 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 (0220,0001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-1		-1	C 01.00 (0250,0001)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-8		-8	C 01.00 (0300,0001) + C 01.00 (0340,0001)	Articles 4(1)(b), 36(1) point (b) of CRR, Articles 4(1)(b), 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 DTIs)		0		0	C 01.00 (0370,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses		0		0	C 01.00 (0380,0001)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0		0	C 01.00 (0390,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	C 01.00 (0440,0001)	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 (0460,0001) + C 01.00 (0462,0001) + C 01.00 (0470,0001) + C 01.00 (0472,0001) + C 01.00 (0474,0001) + C 01.00 (0476,0001)	Articles 4(1)(b), 36(1) point (j) (i) and 89 to 91 of CRR, Articles 36(1) point (i) (i), 24(1) point (i), 24(2) point (i) and 25 of CRR, Articles 36(1) point (i) (ii) and 27(2) of CRR, Articles 36(1) point (i) (iii) and 135(8) of CRR and Articles 36(1) point (i) (iv) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)		0		0	C 01.00 (0462,0001)	Articles 36(1) point (i) (i), 24(1) point (i), 24(2) point (i) and 25 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 (0480,0001)	Articles 4(2), 36(1) point (k), 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 (0490,0001)	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 (0500,0001)	Articles 4(2), 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 (0510,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures		0		0	C 01.00 (0520,0001)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls		0		0	C 01.00 (0514,0001)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges		0		0	C 01.00 (0515,0001)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0		0	C 01.00 (0524,0001)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		-8		-8	C 01.00 (0529,0001)	-
	A.1.21	Transitional adjustments		0		0	GA1 (1.1.16 + 1.1.18 + 1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0		0	C 01.00 (0520,0001)	Articles 48(1) to (3), and 48A and 48B of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0		0	C 01.00 (0540,0001)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0		0	C 01.00 (0526,0001)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		321		321	C 01.00 (0530,0001)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments		321		321	C 01.00 (0540,0001) + C 01.00 (0670,0001)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	C 01.00 (0670,0001)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	C 01.00 (0580,0001) + C 01.00 (0590,0001) + C 01.00 (0670,0001) + C 01.00 (0674,0001) + C 01.00 (0676,0001)	-	
A.2.4	Additional Tier 1 transitional adjustments		0		0	C 01.00 (0580,0001) + C 01.00 (0590,0001) + C 01.00 (0670,0001)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		2,155		2,237	C 01.00 (0001,0001)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		0		0	C 01.00 (0700,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		0		0	C 01.00 (0700,0001) + C 01.00 (0980,0001)	-	
A.4.2	Other Tier 2 Capital components and deductions		0		0	C 01.00 (0980,0001) + C 01.00 (0990,0001) + C 01.00 (0992,0001) + C 01.00 (0994,0001) + C 01.00 (0996,0001) + C 01.00 (0998,0001) + C 01.00 (1000,0001) + C 01.00 (1002,0001) + C 01.00 (1004,0001) + C 01.00 (1006,0001) + C 01.00 (1008,0001) + C 01.00 (1010,0001) + C 01.00 (1012,0001) + C 01.00 (1014,0001) + C 01.00 (1016,0001) + C 01.00 (1018,0001) + C 01.00 (1020,0001) + C 01.00 (1022,0001) + C 01.00 (1024,0001) + C 01.00 (1026,0001) + C 01.00 (1028,0001) + C 01.00 (1030,0001) + C 01.00 (1032,0001) + C 01.00 (1034,0001) + C 01.00 (1036,0001) + C 01.00 (1038,0001) + C 01.00 (1040,0001) + C 01.00 (1042,0001) + C 01.00 (1044,0001) + C 01.00 (1046,0001) + C 01.00 (1048,0001) + C 01.00 (1050,0001) + C 01.00 (1052,0001) + C 01.00 (1054,0001) + C 01.00 (1056,0001) + C 01.00 (1058,0001) + C 01.00 (1060,0001) + C 01.00 (1062,0001) + C 01.00 (1064,0001) + C 01.00 (1066,0001) + C 01.00 (1068,0001) + C 01.00 (1070,0001) + C 01.00 (1072,0001) + C 01.00 (1074,0001) + C 01.00 (1076,0001) + C 01.00 (1078,0001) + C 01.00 (1080,0001) + C 01.00 (1082,0001) + C 01.00 (1084,0001) + C 01.00 (1086,0001) + C 01.00 (1088,0001) + C 01.00 (1090,0001) + C 01.00 (1092,0001) + C 01.00 (1094,0001) + C 01.00 (1096,0001) + C 01.00 (1098,0001) + C 01.00 (1100,0001) + C 01.00 (1102,0001) + C 01.00 (1104,0001) + C 01.00 (1106,0001) + C 01.00 (1108,0001) + C 01.00 (1110,0001) + C 01.00 (1112,0001) + C 01.00 (1114,0001) + C 01.00 (1116,0001) + C 01.00 (1118,0001) + C 01.00 (1120,0001) + C 01.00 (1122,0001) + C 01.00 (1124,0001) + C 01.00 (1126,0001) + C 01.00 (1128,0001) + C 01.00 (1130,0001) + C 01.00 (1132,0001) + C 01.00 (1134,0001) + C 01.00 (1136,0001) + C 01.00 (1138,0001) + C 01.00 (1140,0001) + C 01.00 (1142,0001) + C 01.00 (1144,0001) + C 01.00 (1146,0001) + C 01.00 (1148,0001) + C 01.00 (1150,0001) + C 01.00 (1152,0001) + C 01.00 (1154,0001) + C 01.00 (1156,0001) + C 01.00 (1158,0001) + C 01.00 (1160,0001) + C 01.00 (1162,0001) + C 01.00 (1164,0001) + C 01.00 (1166,0001) + C 01.00 (1168,0001) + C 01.00 (1170,0001) + C 01.00 (1172,0001) + C 01.00 (1174,0001) + C 01.00 (1176,0001) + C 01.00 (1178,0001) + C 01.00 (1180,0001) + C 01.00 (1182,0001) + C 01.00 (1184,0001) + C 01.00 (1186,0001) + C 01.00 (1188,0001) + C 01.00 (1190,0001) + C 01.00 (1192,0001) + C 01.00 (1194,0001) + C 01.00 (1196,0001) + C 01.00 (1198,0001) + C 01.00 (1200,0001) + C 01.00 (1202,0001) + C 01.00 (1204,0001) + C 01.00 (1206,0001) + C 01.00 (1208,0001) + C 01.00 (1210,0001) + C 01.00 (1212,0001) + C 01.00 (1214,0001) + C 01.00 (1216,0001) + C 01.00 (1218,0001) + C 01.00 (1220,0001) + C 01.00 (1222,0001) + C 01.00 (1224,0001) + C 01.00 (1226,0001) + C 01.00 (1228,0001) + C 01.00 (1230,0001) + C 01.00 (1232,0001) + C 01.00 (1234,0001) + C 01.00 (1236,0001) + C 01.00 (1238,0001) + C 01.00 (1240,0001) + C 01.00 (1242,0001) + C 01.00 (1244,0001) + C 01.00 (1246,0001) + C 01.00 (1248,0001) + C 01.00 (1250,0001) + C 01.00 (1252,0001) + C 01.00 (1254,0001) + C 01.00 (1256,0001) + C 01.00 (1258,0001) + C 01.00 (1260,0001) + C 01.00 (1262,0001) + C 01.00 (1264,0001) + C 01.00 (1266,0001) + C 01.00 (1268,0001) + C 01.00 (1270,0001) + C 01.00 (1272,0001) + C 01.00 (1274,0001) + C 01.00 (1276,0001) + C 01.00 (1278,0001) + C 01.00 (1280,0001) + C 01.00 (1282,0001) + C 01.00 (1284,0001) + C 01.00 (1286,0001) + C 01.00 (1288,0001) + C 01.00 (1290,0001) + C 01.00 (1292,0001) + C 01.00 (1294,0001) + C 01.00 (1296,0001) + C 01.00 (1298,0001) + C 01.00 (1300,0001) + C 01.00 (1302,0001) + C 01.00 (1304,0001) + C 01.00 (1306,0001) + C 01.00 (1308,0001) + C 01.00 (1310,0001) + C 01.00 (1312,0001) + C 01.00 (1314,0001) + C 01.00 (1316,0001) + C 01.00 (1318,0001) + C 01.00 (1320,0001) + C 01.00 (1322,0001) + C 01.00 (1324,0001) + C 01.00 (1326,0001) + C 01.00 (1328,0001) + C 01.00 (1330,0001) + C 01.00 (1332,0001) + C 01.00 (1334,0001) + C 01.00 (1336,0001) + C 01.00 (1338,0001) + C 01.00 (1340,0001) + C 01.00 (1342,0001) + C 01.00 (1344,0001) + C 01.00 (1346,0001) + C 01.00 (1348,0001) + C 01.00 (1350,0001) + C 01.00 (1352,0001) + C 01.00 (1354,0001) + C 01.00 (1356,0001) + C 01.00 (1358,0001) + C 01.00 (1360,0001) + C 01.00 (1362,0001) + C 01.00 (1364,0001) + C 01.00 (1366,0001) + C 01.00 (1368,0001) + C 01.00 (1370,0001) + C 01.00 (1372,0001) + C 01.00 (1374,0001) + C 01.00 (1376,0001) + C 01.00 (1378,0001) + C 01.00 (1380,0001) + C 01.00 (1382,0001) + C 01.00 (1384,0001) + C 01.00 (1386,0001) + C 01.00 (1388,0001) + C 01.00 (1390,0001) + C 01.00 (1392,0001) + C 01.00 (1394,0001) + C 01.00 (1396,0001) + C 01.00 (1398,0001) + C 01.00 (1400,0001) + C 01.00 (1402,0001) + C 01.00 (1404,0001) + C 01.00 (1406,0001) + C 01.00 (1408,0001) + C 01.00 (1410,0001) + C 01.00 (1412,0001) + C 01.00 (1414,0001) + C 01.00 (1416,0001) + C 01.00 (1418,0001) + C 01.00 (1420,0001) + C 01.00 (1422,0001) + C 01.00 (1424,0001) + C 01.00 (1426,0001) + C 01.00 (1428,0001) + C 01.00 (1430,0001) + C 01.00 (1432,0001) + C 01.00 (1434,0001) + C 01.00 (1436,0001) + C 01.00 (1438,0001) + C 01.00 (1440,0001) + C 01.00 (1442,0001) + C 01.00 (1444,0001) + C 01.00 (1446,0001) + C 01.00 (1448,0001) + C 01.00 (1450,0001) + C 01.00 (1452,0001) + C 01.00 (1454,0001) + C 01.00 (1456,0001) + C 01.00 (1458,0001) + C 01.00 (1460,0001) + C 01.00 (1462,0001) + C 01.00 (1464,0001) + C 01.00 (1466,0001) + C 01.00 (1468,0001) + C 01.00 (1470,0001) + C 01.00 (1472,0001) + C 01.00 (1474,0001) + C 01.00 (1476,0001) + C 01.00 (1478,0001) + C 01.00 (1480,0001) + C 01.00 (1482,0001) + C 01.00 (1484,0001) + C 01.00 (1486,0001) + C 01.00 (1488,0001) + C 01.00 (1490,0001) + C 01.00 (1492,0001) + C 01.00 (1494,0001) + C 01.00 (1496,0001) + C 01.00 (1498,0001) + C 01.00 (1500,0001) + C 01.00 (1502,0001) + C 01.00 (1504,0001) + C 01.00 (1506,0001) + C 01.00 (1508,0001) + C 01.00 (1510,0001) + C 01.00 (1512,0001) + C 01.00 (1514,0001) + C 01.00 (1516,0001) + C 01.00 (1518,0001) + C 01.00 (1520,0001) + C 01.00 (1522,0001) + C 01.00 (1524,0001) + C 01.00 (1526,0001) + C 01.00 (1528,0001) + C 01.00 (1530,0001) + C 01.00 (1532,0001) + C 01.00 (1534,0001) + C 01.00 (1536,0001) + C 01.00 (1538,0001) + C 01.00 (1540,0001) + C 01.00 (1542,0001) + C 01.00 (1544,0001) + C 01.00 (1546,0001) + C 01.00 (1548,0001) + C 01.00 (1550,0001) + C 01.00 (1552,0001) + C 01.00 (1554,0001) + C 01.00 (1556,0001) + C 01.00 (1558,0001) + C 01.00 (1560,0001) + C 01.00 (1562,0001) + C 01.00 (1564,0001) + C 01.00 (1566,0001) + C 01.00 (1568,0001) + C 01.00 (1570,0001) + C 01.00 (1572,0001) + C 01.00 (1574,0001) + C 01.00 (1576,0001) + C 01.00 (1578,0001) + C 01.00 (1580,0001) + C 01.00 (1582,0001) + C 01.00 (1584,0001) + C 01.00 (1586,0001) + C 01.00 (1588,0001) + C 01.00 (1590,0001) + C 01.00 (1592,0001) + C 01.00 (1594,0001) + C 01.00 (1596,0001) + C 01.00 (1598,0001) + C 01.00 (1600,0001) + C 01.00 (1602,0001) + C 01.00 (1604,0001) + C 01.00 (1606,0001) + C 01.00 (1608,0001) + C 01.00 (1610,0001) + C 01.00 (1612,0001) + C 01.00 (1614,0001) + C 01.00 (1616,0001) + C 01.00 (1618,0001) + C 01.00 (1620,0001) + C 01.00 (1622,0001) + C 01.00 (1624,0001) + C 01.00 (1626,0001) + C 01.00 (1628,0001) + C 01.00 (1630,0001) + C 01.00 (1632,0001) + C 01.00 (1634,0001) + C 01.00 (1636,0001) + C 01.00 (1638,0001) + C 01.00 (1640,0001) + C 01.00 (1642,0001) + C 01.00 (1644,0001) + C 01.00 (1646,0001) + C 01.00 (1648,0001) + C 01.00 (1650,0001) + C 01.00 (1652,0001) + C 01.00 (1654,0001) + C 01.00 (1656,0001) + C 01.00 (1658,0001) + C 01.00 (1660,0001) + C 01.00 (1662,0001) + C 01.00 (1664,0001) + C 01.00 (1666,0001) + C 01.00 (1668,0001) + C 01.00 (1670,0001) + C 01.00 (1672,0001) + C 01.00 (1674,0001) + C 01.00 (1676,0001) + C 01.00 (1678,0001) + C 01.00 (1680,0001) + C 01.00 (1682,0001) + C 01.00 (1684,0001) + C 01.00 (1686,0001) + C 01.00 (1688,0001) + C 01.00 (1690,0001) + C 01.00 (1692,0001) + C 01.00 (1694,0001) + C 01.00 (1696,0001) + C 01.00 (1698,0001) + C 01.00 (1700,0001) + C 01.00 (1702,0001) + C 01.00 (1704,0001) + C 01.00 (1706,0001) + C 01.00 (1708,0001) + C 01.00 (1710,0001) + C 01.00 (1712,0001) + C 01.00 (1714,0001) + C 01.00 (1716,0001) + C 01.00 (1718,0001) + C 01.00 (1720,0001) + C 01.00 (1722,0001) + C 01.00 (1724,0001) + C 01.00 (1726,0001) + C 01.00 (1728,0001) + C 01.00 (1730,0001) + C 01.00 (1732,0001) + C 01.00 (1734,0001) + C 01.00 (1736,0001) + C 01.00 (1738,0001) + C 01.00 (1740,0001) + C 01.00 (1742,0001) + C 01.00 (1744,0001) + C 01.00 (1746,0001) + C 01.00 (1748,0001) + C 01.00 (1750,0001) + C 01.00 (1752,0001) + C 01.00 (1754,0001) + C 01.00 (1756,0001) + C 01.00 (1758,0001) + C 01.00 (1760,0001) + C 01.00 (1762,0001) + C 01.00 (1764,0001) + C 01.00 (1766,0001) + C 01.00 (1768,0001) + C 01.00 (1770,0001) + C 01.00 (1772,0001) + C 01.00 (1774,0001) + C 01.00 (1776,0001) + C 01.00 (1778,0001) + C 01.00 (1780,0001) + C 01.00 (1782,0001) + C 01.00 (1784,0001) + C 01.00 (1786,0001) + C 01.00		

## 2023 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Nederlandse Waterschapsbank N.V.

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>		2,044		2,291	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		2,044		2,291	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) <sup>2</sup>		721		728	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		1,335		1,237	C 02.00 (r0640, c0010)
Settlement risk		0		0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)		299		344	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(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book		0		0	C 02.00 (r0680, c0010)
Operational risk		393		453	C 02.00 (r0590, c0010)
Of which basic indicator approach		0		0	C 02.00 (r0600, c0010)
Of which standardised approach		393		453	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		4,792		5,054	

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

<sup>2</sup> 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.



## 2023 EU-wide Transparency Exercise

### Market Risk

Nederlandse Waterschapsbank N.V.

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

Market risk template does not include 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 <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount
Consolidated data								
Central governments or central banks		8,822	46,222			8,822	46,222	0
Regional governments or local authorities		15,876	16,068			15,876	16,068	0
Public sector entities		36,812	504			36,812	504	101
Multilateral Development Banks		12	12			12	12	0
International Organisations		20	20			20	20	0
Institutions		1,488	1,189			1,488	1,189	381
Corporates		3,869	2,788			3,869	2,788	2,217
of which: SME		0	0			0	0	0
Retail		0	0			0	0	0
of which: SME		0	0			0	0	0
Secured by mortgages on immovable property		0	0			0	0	0
of which: SME		0	0			0	0	0
Exposures in default		0	0			0	0	0
Items associated with particular/v high risk		0	0			0	0	0
Covered bonds		58	57			58	57	0
Claims on institutions and corporates with a ST credit assessment		0	0			0	0	0
Collective investments undertakings (CIU)		0	0			0	0	0
Equity		0	0			0	0	0
Other exposures		0	0			0	0	0
Standardised Total <sup>(4)</sup>		69,409	66,801			69,409	66,801	3,765

(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 counterparties covers up 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 counterparty.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount
NETHERLANDS								
Central governments or central banks		8,822	46,222			8,822	46,222	0
Regional governments or local authorities		15,876	16,068			15,876	16,068	0
Public sector entities		36,812	504			36,812	504	101
Multilateral Development Banks		12	12			12	12	0
International Organisations		20	20			20	20	0
Institutions		799	375			799	375	129
Corporates		3,300	2,253			3,300	2,253	2,023
of which: SME		0	0			0	0	0
Retail		0	0			0	0	0
of which: SME		0	0			0	0	0
Secured by mortgages on immovable property		0	0			0	0	0
of which: SME		0	0			0	0	0
Exposures in default		0	0			0	0	0
Items associated with particular/v high risk		0	0			0	0	0
Covered bonds		51	51			51	51	0
Claims on institutions and corporates with a ST credit assessment		0	0			0	0	0
Collective investments undertakings (CIU)		0	0			0	0	0
Equity		0	0			0	0	0
Other exposures		0	0			0	0	0
Standardised Total <sup>(4)</sup>		69,409	66,801			69,409	66,801	3,765

(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 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 <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks					23,273	63,273	0	
	Regional governments or local authorities					15,996	15,974	0	
	Public sector entities					30,067	367	117	
	Multilateral Development Banks					7	7	0	
	International Organisations					0	0	0	
	Institutions					4,401	1,128	396	
	Corporates					3,988	2,989	2,404	
	of which: SME					0	0	0	
	Retail					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures by default					0	0	0	0
	Items associated with particularly high risk					0	0	0	0
	Covered bonds					442	442	64	
	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					76	76	76		
Standardised Total <sup>(2)</sup>					84,302	81,600	3,020	1	

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

(2) 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 counterpart 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 <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
NETHERLANDS	Central governments or central banks					22,213	59,238	0	
	Regional governments or local authorities					15,996	15,974	0	
	Public sector entities					38,947	512	102	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					728	368	136	
	Corporates					3,431	2,446	2,209	
	of which: SME					0	0	0	
	Retail					0	0	0	
	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures by default					0	0	0	0
	Items associated with particularly high risk					0	0	0	0
	Covered bonds					504	504	58	
	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					38	38	38		
Standardised Total <sup>(2)</sup>					83	83	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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.



## 2023 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Nederlandse Waterschapsbank N.V.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(mIn EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
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			
	<b>IRB Total <sup>2</sup></b>							<b>0</b>			

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

<sup>(2)</sup> 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

Nederlandse Waterschapsbank N.V.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(mIn EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	0	0	0	0	0	0	0	0	0	
<b>IRB Total <sup>2</sup></b>							<b>0</b>				

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

<sup>(2)</sup> 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**

Nederlandse Waterschapsbank 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														
	Africa														
[ 0 - 3M ]															
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
	Others														
[ 0 - 3M ]		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 rGAP