



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

de Volksbank N.V.

	Actual	Baseline Scenario			Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)								
Net interest income	858	1,226	1,333	1,352	856	855	852	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	34	17	17	17	173	13	13	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-49	-23	-75	-111	-323	-182	-236	
Profit or (-) loss for the year	191	275	376	363	-144	-82	-116	
Coverage ratio: non-performing exposure (%)	12.76%	13.25%	12.23%	12.29%	15.44%	14.24%	14.84%	
Common Equity Tier 1 capital	3,101	3,168	3,253	3,323	2,865	2,756	2,582	
Total Risk exposure amount (all transitional adjustments included)	15,306	15,906	17,007	17,568	17,791	21,482	25,794	
Common Equity Tier 1 ratio, %	20.26%	19.92%	19.13%	18.91%	16.10%	12.83%	10.01%	
Fully loaded Common Equity Tier 1 ratio, %	20.26%	19.92%	19.13%	18.91%	16.10%	12.83%	10.01%	
Tier 1 capital	3,399	3,466	3,551	3,620	3,162	3,054	2,879	
Total leverage ratio exposures	71,716	71,716	71,716	71,716	71,716	71,716	71,716	
Leverage ratio, %	4.74%	4.83%	4.95%	5.05%	4.41%	4.26%	4.01%	
Fully loaded leverage ratio, %	4.74%	4.83%	4.95%	5.05%	4.41%	4.26%	4.01%	
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	20.26%							

IFRS 9 transitional arrangements?	No
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2023 EU-wide Stress Test: Credit risk IRB
de Volksbank N.V.

		Actual														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
de Volksbank N.V.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	49,753	462	0	0	7,881	554	0	0	47,392	2,360	462	44	33	29	6.22%
	Retail - Secured on real estate property	49,753	462	0	0	7,881	554	0	0	47,392	2,360	462	44	33	29	6.22%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	49,753	462	0	0	7,881	554	0	0	47,392	2,360	462	44	33	29	6.22%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	49,753	462	0	0	7,881	554	0	0	47,392	2,360	462	44	33	29	6.22%	

		Actual														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	49,684	459	0	0	7,871	548	0	0	47,329	2,354	459	44	33	29	6.23%
	Retail - Secured on real estate property	49,684	459	0	0	7,871	548	0	0	47,329	2,354	459	44	33	29	6.23%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	49,684	459	0	0	7,871	548	0	0	47,329	2,354	459	44	33	29	6.23%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	49,684	459	0	0	7,871	548	0	0	47,329	2,354	459	44	33	29	6.23%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB
de Volksbank N.V.

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Retail	46,730	2,620	865	22	24	73	8.48%	46,121	2,764	1,330	35	26	112	8.48%	45,457	2,793	1,965	34	26	164	8.33%
Retail - Secured on real estate property	46,730	2,620	865	22	24	73	8.48%	46,121	2,764	1,330	35	26	112	8.48%	45,457	2,793	1,965	34	26	164	8.33%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	46,730	2,620	865	22	24	73	8.48%	46,121	2,764	1,330	35	26	112	8.48%	45,457	2,793	1,965	34	26	164	8.33%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
IRB TOTAL	46,730	2,620	865	22	24	73	8.48%	46,121	2,764	1,330	35	26	112	8.48%	45,457	2,793	1,965	34	26	164	8.33%

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Retail	46,666	2,614	861	22	24	73	8.48%	46,058	2,759	1,325	35	26	112	8.47%	45,394	2,788	1,959	34	26	163	8.33%
Retail - Secured on real estate property	46,666	2,614	861	22	24	73	8.48%	46,058	2,759	1,325	35	26	112	8.47%	45,394	2,788	1,959	34	26	163	8.33%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
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Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0
IRB TOTAL	46,666	2,614	861	22	24	73	8.48%	46,058	2,759	1,325	35	26	112	8.47%	45,394	2,788	1,959	34	26	163	8.33%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB
de Volksbank N.V.

	Adverse Scenario																							
	31/12/2023							31/12/2024							31/12/2025									
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
de Volksbank N.V.																								
Central banks	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		0	0	
Central governments	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		0	0	
Institutions	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		0	0	
Corporates	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		0	0	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		0	0	
Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		0	0	
Retail	46,647	2,658	910	56	245	91	10.01%	45,447	3,028	1,740	77	276	187	10.75%	44,113	3,188	2,914	68	290	323	11.14%			
Retail - Secured on real estate property	46,647	2,658	910	56	245	91	10.01%	45,447	3,028	1,740	77	276	187	10.75%	44,113	3,188	2,914	68	290	323	11.14%			
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0		
Retail - Secured on real estate property - Of Which: non-SME	46,647	2,658	910	56	245	91	10.01%	45,447	3,028	1,740	77	276	187	10.75%	44,113	3,188	2,914	68	290	323	11.14%			
Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0		
Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0		
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0		
Equity	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0		
Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0		
Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0		
IRB TOTAL	46,647	2,658	910	56	245	91	10.01%	45,447	3,028	1,740	77	276	187	10.75%	44,113	3,188	2,914	68	290	323	11.14%			

	Adverse Scenario																						
	31/12/2023							31/12/2024							31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
(m EUR, %)																							
NETHERLANDS																							
Central banks	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0	
Central governments	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0	
Institutions	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0	
Corporates	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0	
Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0	
Retail	46,584	2,652	906	56	244	91	10.01%	45,385	3,023	1,734	77	276	187	10.76%	44,053	3,182	2,907	68	289	324	11.15%		
Retail - Secured on real estate property	46,584	2,652	906	56	244	91	10.01%	45,385	3,023	1,734	77	276	187	10.76%	44,053	3,182	2,907	68	289	324	11.15%		
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0	
Retail - Secured on real estate property - Of Which: non-SME	46,584	2,652	906	56	244	91	10.01%	45,385	3,023	1,734	77	276	187	10.76%	44,053	3,182	2,907	68	289	324	11.15%		
Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0	
Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0	
Equity	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0	
Securitisation	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0	
Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0		0	0	
IRB TOTAL	46,584	2,652	906	56	244	91	10.01%	45,385	3,023	1,734	77	276	187	10.76%	44,053	3,182	2,907	68	289	324	11.15%		

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA
de Volksbank N.V.

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
de Volksbank N.V.	Central banks	8.110	0	0	0	8.110	0	0	0	0	0	0,00%
	Central governments	2.555	0	122	0	2.229	0	0	0	0	0	0,00%
	Regional governments or local authorities	800	0	0	0	620	19	0	0	0	0	0,00%
	Public sector entities	1.251	0	193	0	888	16	0	0	0	0	0,00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0,00%
	International Organisations	202	0	0	0	0	0	0	0	0	0	0,00%
	Institutions	1.495	24	1.494	0	5.092	0	0	0	0	0	0,00%
	Corporate	1.494	24	1.494	0	1.494	24	48	0	0	0	52,28%
	of which: SME	8	11	8	0	0	0	0	0	0	0	0,00%
	Retail	149	13	94	0	148	38	15	0	0	0	28,15%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0,00%
	Secured by mortgages on immovable property	965	28	517	37	859	99	33	0	0	0	17,28%
	of which: SME	962	28	514	38	877	99	35	0	0	0	17,88%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0,00%
	Covered bonds	556	0	56	0	439	0	0	1	0	0	0,00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0,00%
	Collective investments undertakings (CIU)	1	0	1	0	1	0	0	0	0	0	0,00%
	Items	11	0	11	0	0	0	0	0	0	0	0,00%
Securitisation	0	0	0	0	0	0	0	0	0	0	0,00%	
Other exposures	312	0	26	0	294	0	0	1	0	0	0,00%	
Standardised Total	23.460	56	4.379	66	20.111	172	92	17	0	0	43,25%	

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
NETHERLANDS	Central banks	8.110	0	0	0	8.110	0	0	0	0	0	0,00%
	Central governments	1.245	0	122	0	762	19	0	0	0	0	0,00%
	Regional governments or local authorities	123	0	0	0	103	19	0	0	0	0	0,00%
	Public sector entities	156	0	11	0	136	20	0	0	0	0	0,00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0,00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0,00%
	Institutions	795	0	223	0	560	0	0	1	0	0	0,00%
	Corporate	899	24	761	22	505	16	46	0	0	0	33,26%
	of which: SME	8	11	8	0	0	0	0	0	0	0	0,00%
	Retail	149	13	93	0	137	35	14	2	2	11	27,15%
	of which: SME	106	28	60	0	87	12	5	1	2	2	41,21%
	Secured by mortgages on immovable property	964	28	517	37	829	99	31	0	0	0	16,88%
	of which: SME	960	28	513	37	826	99	31	0	0	0	16,88%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0,00%
	Covered bonds	164	0	16	0	136	0	0	0	0	0	0,00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0,00%
	Collective investments undertakings (CIU)	1	0	1	0	1	0	0	0	0	0	0,00%
	Items	11	0	11	0	0	0	0	0	0	0	0,00%
Securitisation	0	0	0	0	0	0	0	0	0	0	0,00%	
Other exposures	312	0	26	0	294	0	0	1	0	0	0,00%	
Standardised Total	12.858	53	2.020	64	11.851	165	94	10	0	0	43,96%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the re-rated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA
de Volksbank N.V.

		Baseline Scenario																	
		31/12/2023						31/12/2024						31/12/2025					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure
(in EUR, %)																			
de Volksbank N.V.	Central banks	8.300	10	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	1.278	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Regional governments or local authorities	514	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Public sector entities	792	20	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5.021	204	7	0	0	0	5.382	207	13	0	0	0	5.602	1.864	773	50	0	177
	Coverages	1.392	59	60	0	0	0	1.288	74	22	0	0	0	1.254	64	86	0	0	0
	of which: SME	4	0	0	0	0	0	52	0	0	0	0	0	0	0	0	0	0	0
	Retail	124	26	18	0	0	0	124	22	22	0	0	0	124	20	24	0	0	15
	of which: SME	114	19	18	0	0	0	114	19	18	0	0	0	114	18	19	0	0	14
	Secured by mortgages on immovable property	855	111	0	0	0	0	855	124	88	0	0	0	855	125	83	0	0	10
	of which: SME	863	113	0	0	0	0	863	123	87	0	0	0	863	125	83	0	0	10
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Covered bonds	402	15	0	0	0	0	388	10	0	0	0	0	387	23	1	0	0	1
	Claims on institutions and companies with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments undertakings (CIU)	1	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Standardised Total	19.649	591	139	0	0	0	19.661	733	182	14	12	22	18.801	1.321	350	13	35	109	

		Baseline Scenario																	
		31/12/2023						31/12/2024						31/12/2025					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure
(in EUR, %)																			
NETHERLANDS	Central banks	8.300	10	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	701	0	0	0	0	0	701	0	0	0	0	0	701	0	0	0	0	0
	Regional governments or local authorities	103	0	0	0	0	0	103	0	0	0	0	0	103	0	0	0	0	0
	Public sector entities	105	0	0	0	0	0	105	0	0	0	0	0	105	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	538	21	1	0	0	0	532	27	0	0	0	0	524	33	2	0	0	0
	Coverages	536	28	51	0	0	0	502	37	50	0	0	0	508	44	66	0	0	0
	of which: SME	4	0	0	0	0	0	3	0	0	0	0	0	4	0	0	0	0	0
	Retail	123	26	18	0	0	0	123	22	21	0	0	0	123	20	24	0	0	15
	of which: SME	114	19	18	0	0	0	114	19	18	0	0	0	114	19	18	0	0	14
	Secured by mortgages on immovable property	864	113	49	0	0	0	855	124	85	0	0	0	855	124	83	0	0	10
	of which: SME	862	113	49	0	0	0	855	123	85	0	0	0	855	124	83	0	0	10
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Covered bonds	136	0	0	0	0	0	140	0	0	0	0	0	137	0	0	0	0	0
	Claims on institutions and companies with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments undertakings (CIU)	1	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Standardised Total	11.742	228	121	0	0	0	11.671	268	190	0	0	0	11.604	308	178	0	13	68	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the retorted distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Credit risk STA
de Volksbank N.V.

		Adverse Scenario																					
		31/12/2023						31/12/2024						31/12/2025									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure			
(in EUR, %)																							
de Volksbank N.V.	Central banks	8,272	30	1	0	0	1	85.00%	8,204	64	1	0	0	1	80.00%	8,211	64	1	0	0	2	80.00%	
	Central governments	1,278	10	0	0	1	0	40.00%	1,259	8	0	0	0	0	40.00%	1,253	8	0	0	0	1	40.00%	
	Regional governments or local authorities	614	10	0	0	1	0	40.00%	594	9	0	0	0	0	40.00%	591	7	0	0	0	0	0	
	Public sector entities	253	50	1	0	1	1	60.00%	230	74	1	0	1	1	60.00%	211	94	1	0	1	1	60.00%	
	Multilateral Development Banks	488	20	1	0	0	1	60.00%	466	22	1	0	1	1	60.00%	464	26	1	0	0	1	60.00%	
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	
	Institutions	4,724	574	21	1	4	13	60.00%	4,702	552	30	2	7	10	60.00%	4,664	548	26	2	3	3	60.00%	
	Corporates	892	504	25	2	1	30	47.00%	884	498	30	2	2	42	44.00%	874	492	111	2	1	4	46.00%	
	of which: SME	14	11	0	0	0	0	50.00%	14	11	0	0	0	0	50.00%	14	11	0	0	0	0	50.00%	
	Retail	121	28	18	1	1	10	72.63%	116	28	25	1	1	10	83.18%	107	28	23	1	1	1	18	54.81%
	of which: SME	138	125	65	3	1	11	43.97%	129	121	65	13	1	13	38.3%	120	126	68	11	1	1	42	31.38%
	Secured by mortgages on immovable assets	888	125	65	2	1	10	18.78%	765	157	83	2	13	13	15.77%	690	161	127	11	1	1	41	32.60%
	of which: SME	822	124	64	1	1	10	19.18%	767	156	83	13	2	13	15.92%	690	160	126	11	1	1	41	32.92%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	
	Covered bonds	415	2	0	0	0	0	60.00%	413	1	0	0	0	0	60.00%	409	8	1	0	0	0	1	60.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	1	0	0	0	0	0	20.00%	1	0	0	0	0	0	20.00%	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0		
Other exposures	124	0	1	0	0	0	27.63%	122	0	0	0	0	0	27.43%	120	0	1	0	0	0	1	30.8%	
Standardised Total	18,384	1,817	179	0	18	77	43.29%	18,182	1,952	247	20	23	96	38.78%	17,945	2,069	387	17	92	182	48.21%		

		Adverse Scenario																					
		31/12/2023						31/12/2024						31/12/2025									
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure			
(in EUR, %)																							
NETHERLANDS	Central banks	8,272	30	1	0	0	1	86.00%	8,205	64	1	0	0	1	80.00%	8,211	64	1	0	0	2	80.00%	
	Central governments	1,278	10	0	0	0	0	40.00%	1,259	10	0	0	0	0	40.00%	1,253	10	0	0	0	1	40.00%	
	Regional governments or local authorities	614	10	0	0	0	0	40.00%	593	10	0	0	0	0	40.00%	591	10	0	0	0	0	0	
	Public sector entities	254	0	1	0	0	0	60.00%	254	1	0	0	0	0	60.00%	252	1	0	0	0	1	60.00%	
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	
	Institutions	4,922	138	2	0	1	7	60.00%	4,917	137	0	1	2	7	60.00%	4,811	140	4	2	2	2	2	60.00%
	Corporates	366	210	50	1	1	30	59.67%	358	210	60	1	1	31	48.21%	351	207	70	1	1	1	36	46.50%
	of which: SME	4	1	0	0	0	0	50.00%	4	1	0	0	0	0	40.00%	4	1	0	0	0	0	0	
	Retail	120	29	18	1	1	10	71.57%	115	28	24	1	1	11	81.67%	106	29	31	1	1	1	21	53.60%
	of which: SME	138	122	6	1	0	4	43.88%	129	121	64	1	1	13	36.40%	120	125	73	1	1	1	7	32.75%
	Secured by mortgages on immovable assets	898	125	65	2	1	10	18.78%	765	157	83	2	13	13	15.77%	690	161	127	11	1	1	41	32.60%
	of which: SME	822	124	64	1	1	10	19.18%	767	156	83	13	2	13	15.92%	690	160	126	11	1	1	41	32.92%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	
	Covered bonds	114	1	0	0	0	0	60.00%	113	1	0	0	0	0	60.00%	112	1	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	1	0	0	0	0	0	20.00%	1	0	0	0	0	0	20.00%	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0		
Other exposures	124	0	1	0	0	0	27.63%	122	0	0	0	0	0	27.43%	120	0	1	0	0	0	1	30.8%	
Standardised Total	11,390	561	139	0	4	56	40.89%	11,278	627	186	14	17	65	32.26%	11,142	699	249	13	8	100	40.35%		

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the retorted distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

2023 EU-wide Stress Test: Credit risk COVID-19 STA
de Volksbank N.V.

		Public guarantee - Actual										
		31/12/2022										
(000 EUR, %)	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 2 exposure
de Volksbank N.V.	Central banks											
	Central governments											
	Regional governments or local authorities											
	Public sector entities											
	Multilateral Development Banks											
	International Organisations											
	Institutions											
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporate loan	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	1	0	0	1	1	0	0	0	0	0%
	Loan to SME	1	1	0	0	1	1	0	0	0	0	0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0%
	Loan to SME	0	0	0	0	0	0	0	0	0	0	0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0
	Central banks											
	Claims on institutions and corporates with a ST credit assessment											
	Collective investments undertakings (CIU)											
	Equity											
	Securitisation											
	Other exposure											
	Standardised Total	1	1	0	0	1	1	0	0	0	0	0%

		Public guarantee - Actual										
		31/12/2022										
(000 EUR, %)	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 2 exposure
NETHERLANDS	Central banks											
	Central governments											
	Regional governments or local authorities											
	Public sector entities											
	Multilateral Development Banks											
	International Organisations											
	Institutions											
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporate loan	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	1	0	0	1	1	0	0	0	0	0%
	Loan to SME	1	1	0	0	1	1	0	0	0	0	0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0%
	Loan to SME	0	0	0	0	0	0	0	0	0	0	0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0
	Central banks											
	Claims on institutions and corporates with a ST credit assessment											
	Collective investments undertakings (CIU)											
	Equity											
	Securitisation											
	Other exposure											
	Standardised Total	1	1	0	0	1	1	0	0	0	0	0%

2023 EU-wide Stress Test: Credit risk COVID-19 STA
de Volksbank N.V.

de Volksbank N.V.		Public guarantee - Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks																						
Central governments																						
National governments or local authorities																						
Public sector entities																						
Multilateral Development Banks																						
International Organisations																						
Institutions																						
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: SME																						
Secured by mortgages on immovable property																						
of which: mortgage																						
Items associated with particularly high risk																						
Covered bonds																						
Claims on institutions and corporates with a DT credit assessment																						
Collective Investments Undertakings (CIU)																						
Equity																						
Other exposures																						
Standardised Total	0	0	0	0	0	0	0	0	0	36.51%	0	0	0	0	0	0	0	0	0	36.52%	0	

NETHERLANDS		Public guarantee - Baseline Scenario																				
		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks																						
Central governments																						
National governments or local authorities																						
Public sector entities																						
Multilateral Development Banks																						
International Organisations																						
Institutions																						
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: SME																						
Secured by mortgages on immovable property																						
of which: mortgage																						
Items associated with particularly high risk																						
Covered bonds																						
Claims on institutions and corporates with a DT credit assessment																						
Collective Investments Undertakings (CIU)																						
Equity																						
Other exposures																						
Standardised Total	0	0	0	0	0	0	0	0	0	36.51%	0	0	0	0	0	0	0	0	0	36.52%	0	



2023 EU-wide Stress Test: Securitisations

de Volksbank N.V.

		Actual	Baseline Scenario		Adverse Scenario		
		31/12/2022	31/12/2023	31/12/2024	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Exposure values	SEC-IRBA	0					
	SEC-SA	0					
	SEC-ERBA	0					
	SEC-IAA	0					
	Total	0					
REA	SEC-IRBA	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0
	SEC-ERBA	0	0	0	0	0	0
	SEC-IAA	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0
	Total	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

de Volksbank N.V.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	12,891	14,192	15,293	15,854	15,173	19,540	23,827
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	12,891	14,192	15,293	15,854	15,173	19,540	23,827
Risk exposure amount for market risk	286	286	286	286	297	322	347
Risk exposure amount for operational risk	1,428	1,428	1,428	1,428	1,428	1,428	1,428
Other risk exposure amounts	702	0	0	0	893	192	192
Total risk exposure amount	15,306	15,906	17,007	17,568	17,791	21,482	25,794
Total Risk exposure amount (transitional)	15,306	15,906	17,007	17,568	17,791	21,482	25,794
Total Risk exposure amount (fully loaded)	15,306	15,906	17,007	17,568	17,791	21,482	25,794

2023 EU-wide Stress Test: Capital

de Volksbank N.V.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
A	OWN FUNDS			3,899	3,966	4,051	4,120	3,725	3,564	3,406
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)			3,101	3,168	3,253	3,323	2,865	2,756	2,582
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			3,918	3,918	3,918	3,918	3,918	3,918	3,918
A.1.1.1	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
A.1.2	Retained earnings			38	158	309	455	-106	-188	-304
A.1.3	Accumulated other comprehensive income			-129	-129	-129	-129	-308	-308	-308
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves			-129	-129	-129	-129	-308	-308	-308
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]			0	0	0	0	0	0	0
A.1.3.3	Other OCI contributions			0	0	0	0	0	0	0
A.1.4	Other Reserves			-570	-591	-612	-633	-591	-612	-633
A.1.5	Funds for general banking risk			0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital			0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters			-21	-21	-21	-21	-21	-21	-21
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-4	-4	-4	-4	-4	-4	-4
A.1.7.2	Cash flow hedge reserve			-17	-17	-17	-17	-17	-17	-17
A.1.7.3	Other adjustments			0	0	0	0	0	0	0
A.1.8	(-) Intangible assets (including Goodwill)			-6	-6	-6	-6	-6	-6	-6
A.1.8.1	of which: Goodwill (-)			-5	-5	-5	-5	-5	-5	-5
A.1.8.2	of which: Software assets (-)			0	0	0	0	0	0	0
A.1.8.3	of which: Other intangible assets (-)			-1	-1	-1	-1	-1	-1	-1
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			0	0	0	0	0	0	0
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses			-57	-139	-179	-196	0	0	0
A.1.11	(-) Defined benefit pension fund assets			0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

de Volksbank N.V.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0	
	A.1.18A	(-) Insufficient coverage for non-performing exposures		0	-1	-7	-44	-1	-7	-44	
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0	
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013			-71	-20	-20	-20	-20	-20	-20
	A.1.20	CET1 capital elements or deductions - other			0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements			0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")		0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")			0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")			0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")			0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")			0	0	0	0	0	0	0
	A.1.22	Transitional adjustments			0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements			0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL			0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital			0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital			0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences			0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment			0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

de Volksbank N.V.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		298	298	298	298	298	298	298
	A.2.1	Additional Tier 1 Capital instruments		298	298	298	298	298	298	298
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,399	3,466	3,551	3,620	3,162	3,054	2,879
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		500	500	500	500	562	511	527
	A.4.1	Tier 2 Capital instruments		500	500	500	500	500	500	500
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	62	11	27
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		15,306	15,906	17,007	17,568	17,791	21,482	25,794
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		20.26%	19.92%	19.13%	18.91%	16.10%	12.83%	10.01%
	C.2	Tier 1 Capital ratio		22.21%	21.79%	20.88%	20.61%	17.77%	14.21%	11.16%
	C.3	Total Capital ratio		25.47%	24.93%	23.82%	23.45%	20.94%	16.59%	13.20%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		3,101	3,168	3,253	3,323	2,865	2,756	2,582
	D.2	TIER 1 CAPITAL (fully loaded)		3,399	3,466	3,551	3,620	3,162	3,054	2,879
	D.3	TOTAL CAPITAL (fully loaded)		3,899	3,966	4,051	4,120	3,725	3,564	3,406

2023 EU-wide Stress Test: Capital

de Volksbank N.V.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		20.26%	19.92%	19.13%	18.91%	16.10%	12.83%	10.01%
	E.2	Tier 1 Capital ratio		22.21%	21.79%	20.88%	20.61%	17.77%	14.21%	11.16%
	E.3	Total Capital ratio		25.47%	24.93%	23.82%	23.45%	20.94%	16.59%	13.20%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		71,716	71,716	71716	71716	71716	71716	71716
	H.2	Total leverage ratio exposures (fully loaded)		71,716	71,716	71716	71716	71716	71716	71716
	H.3	Leverage ratio (transitional)		4.74%	4.83%	4.95%	5.05%	4.41%	4.26%	4.01%
	H.4	Leverage ratio (fully loaded)		4.74%	4.83%	4.95%	5.05%	4.41%	4.26%	4.01%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.03%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	P.3	O-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.53%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
	R.1.1	of which: CET1		1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%
	R.1.2	of which: AT1		0.56%	0.56%	0.56%	0.56%	0.56%	0.56%	0.56%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
	R.2.1	of which: CET1		6.19%	6.19%	6.19%	6.19%	6.19%	6.19%	6.19%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.53%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.72%	10.69%	10.69%	10.69%	10.69%	10.69%	10.69%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		3,101						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		15,306						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		20.26%						

2023 EU-wide Stress Test: P&L

de Volksbank N.V.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
Net interest income	858	1,226	1,333	1,352	856	855	852
Interest income	1,134	1,909	1,995	1,982	2,335	2,512	2,464
Interest expense	-276	-683	-662	-630	-1,205	-1,125	-1,052
Dividend income	0	0	0	0	0	0	0
Net fee and commission income	52	46	46	46	36	36	36
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	34	17	17	17	173	13	13
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-5		
Other operating income not listed above, net	29	0	0	0	-12	0	0
Total operating income, net	973	1,290	1,397	1,415	1,048	904	901
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-49	-23	-75	-111	-323	-182	-236
Other income and expenses not listed above, net	-666	-883	-793	-795	-931	-803	-782
Profit or (-) loss before tax from continuing operations	258	384	529	510	-206	-82	-116
Tax expenses or (-) income related to profit or loss from continuing operations	-67	-109	-152	-147	62	0	0
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	191	275	376	363	-144	-82	-116
Amount of dividends paid and minority interests after MDA-related adjustments	90	155	225	218	0	0	0
Attributable to owners of the parent net of estimated dividends	101	120	151	145	-144	-82	-116
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	15
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

de Volksbank N.V.

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0