# 2021 EU-wide Stress Test

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|---|---|
| **Bank Name** | Nederlandse Waterschapsbank N.V. |
| **LEI Code** | JLP5FSPH9WPSHY3NIM24 |
| **Country Code** | NL |

# 2021 EU-wide Stress Test: Summary

Nederlandse Waterschapsbank N.V.

| Row Num | (mln EUR, %) | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|---|---|
| | | Actual | Baseline Scenario | | | Adverse Scenario | | |
| | | 31/12/2020 | 31/12/2021 | 31/12/2022 | 31/12/2023 | 31/12/2021 | 31/12/2022 | 31/12/2023 |
| 1 | Net interest income | 243 | 257 | 229 | 214 | 242 | 193 | 148 |
| 2 | Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 0 | 0 | 0 | 0 | -7 | 0 | 0 |
| 3 | Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss | 0 | -61 | -7 | -7 | -82 | -16 | -14 |
| 4 | **Profit or (-) loss for the year** | **81** | **60** | **72** | **62** | **16** | **46** | **21** |
| 5 | Coverage ratio: non-performing exposure (%) | 0.00% | 40.00% | 40.00% | 39.81% | 41.66% | 42.78% | 43.89% |
| 6 | Common Equity Tier 1 capital | 1,729 | 1,765 | 1,808 | 1,846 | 1,739 | 1,766 | 1,779 |
| 7 | Total Risk exposure amount (all transitional adjustments included) | 3,833 | 3,989 | 4,009 | 4,039 | 4,553 | 4,624 | 4,703 |
| 8 | **Common Equity Tier 1 ratio, %** | **45.10%** | **44.26%** | **45.11%** | **45.70%** | **38.19%** | **38.20%** | **37.83%** |
| 9 | **Fully loaded Common Equity Tier 1 ratio, %** | **45.10%** | **44.26%** | **45.11%** | **45.70%** | **38.19%** | **38.20%** | **37.83%** |
| 10 | Tier 1 capital | 2,049 | 2,086 | 2,129 | 2,166 | 2,059 | 2,087 | 2,100 |
| 11 | Total leverage ratio exposures | 84,417 | 84,417 | 84,417 | 84,417 | 84,417 | 84,417 | 84,417 |
| 12 | **Leverage ratio, %** | **2.43%** | **2.47%** | **2.52%** | **2.57%** | **2.44%** | **2.47%** | **2.49%** |
| 13 | **Fully loaded leverage ratio, %** | **2.43%** | **2.47%** | **2.52%** | **2.57%** | **2.44%** | **2.47%** | **2.49%** |
| | **Memorandum items** | | | | | | | |
| 14 | Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions)[1] | | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event[2] | | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario[2] | | 0 | 0 | 0 | 0 | 0 | 0 |

[1] Conversions not considered for CET1 computation

[2] Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

| | | |
|---|---|---|
| 17 | **IFRS 9 transitional arrangements?** | No |

| | | |
|---|---|---|
| 18 | **New definition of default?** | Yes |

# 2021 EU-wide Stress Test: Credit risk IRB

Nederlandse Waterschapsbank N.V.

| RowNum | | (mln EUR, %) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Actual | | | | | | | | | | | | | | |
| | | | 31/12/2020 | | | | | | | | | | | | | | |
| | | | 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 | | | | | | | |
| 1 | Nederlandse Waterschapsbank N.V. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 2 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 3 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 4 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 5 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 6 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 7 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 8 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 9 | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 10 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 11 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 12 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 13 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 14 | | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 15 | | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 16 | | **Securitisation** | | | | | | | | | | | | | | | |
| 17 | | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 18 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| RowNum | | (mln EUR, %) | Actual | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | | |
| | | | 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 | | | | | | | |
| 19 | NETHERLANDS | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 20 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 21 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 22 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 23 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 24 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 25 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 26 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 27 | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 28 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 29 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 30 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 31 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 32 | | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 33 | | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 34 | | **Securitisation** | | | | | | | | | | | | | | | |
| 35 | | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 36 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| RowNum | | (mln EUR, %) | Actual | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | | |
| | | | 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 | | | | | | | |
| 37 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 38 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 39 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 40 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 41 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 42 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 43 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 44 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 45 | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 46 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 47 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 48 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 49 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 50 | | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 51 | | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 52 | | **Securitisation** | | | | | | | | | | | | | | | |
| 53 | | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 54 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| RowNum | | (mln EUR, %) | Actual | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | | |
| | | | 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 | | | | | | | |
| 55 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 56 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 57 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 58 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 59 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 60 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 61 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 62 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 63 | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 64 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 65 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 66 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 67 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 68 | | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 69 | | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 70 | | **Securitisation** | | | | | | | | | | | | | | | |
| 71 | | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 72 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

# 2021 EU-wide Stress Test: Credit risk IRB

Nederlandse Waterschapsbank N.V.

| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Actual | | | | | | | | | | | | | | |
| | | | 31/12/2020 | | | | | | | | | | | | | | |
| | | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 73 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 74 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 75 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 76 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 77 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 78 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 79 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 80 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 81 | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 82 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 83 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 84 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 85 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 86 | | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 87 | | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 88 | | **Securitisation** | | | | | | | | | | | | | | | |
| 89 | | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 90 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Actual | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | | |
| | | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 91 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 92 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 93 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 94 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 95 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 96 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 97 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 98 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 99 | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 100 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 101 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 102 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 103 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 104 | | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 105 | | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 106 | | **Securitisation** | | | | | | | | | | | | | | | |
| 107 | | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 108 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Actual | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | | |
| | | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 109 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 110 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 111 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 112 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 113 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 114 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 115 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 116 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 117 | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 118 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 119 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 120 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 121 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 122 | | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 123 | | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 124 | | **Securitisation** | | | | | | | | | | | | | | | |
| 125 | | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 126 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Actual | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | | |
| | | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 127 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 128 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 129 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 130 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 131 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 132 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 133 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 134 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 135 | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 136 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 137 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 138 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 139 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 140 | | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 141 | | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 142 | | **Securitisation** | | | | | | | | | | | | | | | |
| 143 | | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 144 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

# 2021 EU-wide Stress Test: Credit risk IRB

Nederlandse Waterschapsbank N.V.

| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Actual | | | | | | | | | | | | | | |
| | | | 31/12/2020 | | | | | | | | | | | | | | |
| | | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 145 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 146 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 147 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 148 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 149 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 150 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 151 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 152 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 153 | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 154 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 155 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 156 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 157 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 158 | | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 159 | | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 160 | | **Securitisation** | | | | | | | | | | | | | | | |
| 161 | | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 162 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Actual | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | | |
| | | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 163 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 164 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 165 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 166 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 167 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 168 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 169 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 170 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 171 | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 172 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 173 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 174 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 175 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 176 | | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 177 | | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 178 | | **Securitisation** | | | | | | | | | | | | | | | |
| 179 | | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 180 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Actual | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | | |
| | | | Exposure values | | | | Risk exposure amounts | | | | | | | | | | |
| | | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 181 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 182 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 183 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 184 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 185 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 186 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 187 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 188 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 189 | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 190 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 191 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 192 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 193 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 194 | | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 195 | | **Equity** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 196 | | **Securitisation** | | | | | | | | | | | | | | | |
| 197 | | **Other non-credit obligation assets** | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 198 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

# 2021 EU-wide Stress Test: Credit risk IRB

Nederlandse Waterschapsbank N.V.

| | | | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 1 | Nederlandse Waterschapsbank N.V. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 2 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 3 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 4 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 5 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 6 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 7 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 8 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 9 | | 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 | - |
| 10 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 11 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 12 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 13 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 14 | | 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 | - |
| 15 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 16 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 17 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 18 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 19 | NETHERLANDS | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 20 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 21 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 22 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 23 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 24 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 25 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 26 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 27 | | 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 | - |
| 28 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 29 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 30 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 31 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 32 | | 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 | - |
| 33 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 34 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 35 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 36 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 37 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 38 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 39 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 40 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 41 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 42 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 43 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 44 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 45 | | 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 | - |
| 46 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 47 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 48 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 49 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 50 | | 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 | - |
| 51 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 52 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 53 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 54 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 55 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 56 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 57 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 58 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 59 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 60 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 61 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 62 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 63 | | 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 | - |
| 64 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 65 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 66 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 67 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 68 | | 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 | - |
| 69 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 70 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 71 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 72 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

# 2021 EU-wide Stress Test: Credit risk IRB

Nederlandse Waterschapsbank N.V.

| | | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | (mln EUR, %) | 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 |
| 73 | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 74 | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 75 | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 76 | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 77 | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 78 | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 79 | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 80 | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 81 | 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 | - |
| 82 | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 83 | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 84 | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 85 | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 86 | 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 | - |
| 87 | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 88 | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 89 | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 90 | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

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| | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | (mln EUR, %) | 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 |
| 91 | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 92 | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 93 | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 94 | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 95 | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 96 | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 97 | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 98 | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 99 | 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 | - |
| 100 | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 101 | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 102 | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 103 | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 104 | 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 | - |
| 105 | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 106 | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 107 | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 108 | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

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| | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | (mln EUR, %) | 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 |
| 109 | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 110 | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 111 | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 112 | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 113 | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 114 | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 115 | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 116 | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 117 | 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 | - |
| 118 | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 119 | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 120 | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 121 | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 122 | 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 | - |
| 123 | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 124 | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 125 | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 126 | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

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| | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | (mln EUR, %) | 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 |
| 127 | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 128 | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 129 | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 130 | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 131 | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 132 | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 133 | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 134 | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 135 | 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 | - |
| 136 | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 137 | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 138 | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 139 | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 140 | 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 | - |
| 141 | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 142 | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 143 | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 144 | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

# 2021 EU-wide Stress Test: Credit risk IRB

Nederlandse Waterschapsbank N.V.

| | | | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 145 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 146 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 147 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 148 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 149 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 150 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 151 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 152 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 153 | | 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 | - |
| 154 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 155 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 156 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 157 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 158 | | 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 | - |
| 159 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 160 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 161 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 162 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 163 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 164 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 165 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 166 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 167 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 168 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 169 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 170 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 171 | | 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 | - |
| 172 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 173 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 174 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 175 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 176 | | 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 | - |
| 177 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 178 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 179 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 180 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 181 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 182 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 183 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 184 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 185 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 186 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 187 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 188 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 189 | | 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 | - |
| 190 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 191 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 192 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 193 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 194 | | 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 | - |
| 195 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 196 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 197 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 198 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

# 2021 EU-wide Stress Test: Credit risk IRB

Nederlandse Waterschapsbank N.V.

| | | | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 1 | Nederlandse Waterschapsbank N.V. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 2 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 3 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 4 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 5 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 6 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 7 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 8 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 9 | | 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 | - |
| 10 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 11 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 12 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 13 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 14 | | 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 | - |
| 15 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 16 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 17 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 18 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 19 | NETHERLANDS | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 20 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 21 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 22 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 23 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 24 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 25 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 26 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 27 | | 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 | - |
| 28 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 29 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 30 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 31 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 32 | | 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 | - |
| 33 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 34 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 35 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 36 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 37 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 38 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 39 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 40 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 41 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 42 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 43 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 44 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 45 | | 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 | - |
| 46 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 47 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 48 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 49 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 50 | | 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 | - |
| 51 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 52 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 53 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 54 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 55 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 56 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 57 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 58 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 59 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 60 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 61 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 62 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 63 | | 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 | - |
| 64 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 65 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 66 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 67 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 68 | | 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 | - |
| 69 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 70 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 71 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 72 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

# 2021 EU-wide Stress Test: Credit risk IRB

Nederlandse Waterschapsbank N.V.

| | | | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 73 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 74 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 75 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 76 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 77 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 78 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 79 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 80 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 81 | | 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 | - |
| 82 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 83 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 84 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 85 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 86 | | 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 | - |
| 87 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 88 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 89 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 90 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 91 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 92 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 93 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 94 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 95 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 96 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 97 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 98 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 99 | | 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 | - |
| 100 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 101 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 102 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 103 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 104 | | 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 | - |
| 105 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 106 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 107 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 108 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 109 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 110 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 111 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 112 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 113 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 114 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 115 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 116 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 117 | | 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 | - |
| 118 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 119 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 120 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 121 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 122 | | 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 | - |
| 123 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 124 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 125 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 126 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 127 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 128 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 129 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 130 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 131 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 132 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 133 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 134 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 135 | | 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 | - |
| 136 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 137 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 138 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 139 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 140 | | 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 | - |
| 141 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 142 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 143 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 144 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

# 2021 EU-wide Stress Test: Credit risk IRB

Nederlandse Waterschapsbank N.V.

| | | | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 145 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 146 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 147 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 148 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 149 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 150 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 151 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 152 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 153 | | 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 | - |
| 154 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 155 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 156 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 157 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 158 | | 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 | - |
| 159 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 160 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 161 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 162 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 163 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 164 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 165 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 166 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 167 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 168 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 169 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 170 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 171 | | 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 | - |
| 172 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 173 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 174 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 175 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 176 | | 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 | - |
| 177 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 178 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 179 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 180 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 181 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 182 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 183 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 184 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 185 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 186 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 187 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 188 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 189 | | 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 | - |
| 190 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 191 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 192 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 193 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 194 | | 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 | - |
| 195 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 196 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 197 | | **Other non-credit obligation assets** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 198 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

# 2021 EU-wide Stress Test: Credit risk STA

Nederlandse Waterschapsbank N.V.

| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Actual | | | | | | | | | | |
| | | | 31/12/2020 | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 1 | Nederlandse Waterschapsbank N.V. | Central banks | 9,857 | 0 | 0 | 0 | 9,857 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 2 | | Central governments | 56,189 | 132 | 0 | 0 | 56,189 | 0 | 132 | 0 | 0 | 0 | 0.00% |
| 3 | | Regional governments or local authorities | 20,539 | 0 | 0 | 0 | 20,539 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 4 | | Public sector entities | 180 | 0 | 36 | 0 | 180 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 5 | | Multilateral Development Banks | 36 | 0 | 0 | 0 | 36 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 6 | | International Organisations | 691 | 0 | 0 | 0 | 691 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 7 | | Institutions | 1,715 | 0 | 474 | 0 | 1,715 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 8 | | Corporates | 2,113 | 0 | 1,936 | 0 | 2,113 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 9 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 10 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 11 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 12 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 13 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 14 | | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 15 | | Covered bonds | 60 | 0 | 85 | 0 | 60 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 16 | | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 17 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 18 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 19 | | Securitisation | | | | | | | | | | | |
| 20 | | Other exposures | 17 | 0 | 17 | 0 | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 21 | | Standardised Total | **91,396** | **132** | **2,548** | **0** | **91,396** | **0** | **132** | **0** | **0** | **0** | **0.00%** |

| | | | Actual | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 22 | NETHERLANDS | Central banks | 9,857 | 0 | 0 | 0 | 9,857 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 23 | | Central governments | 55,231 | 132 | 0 | 0 | 55,231 | 0 | 132 | 0 | 0 | 0 | 0.00% |
| 24 | | Regional governments or local authorities | 20,488 | 0 | 0 | 0 | 20,488 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 25 | | Public sector entities | 180 | 0 | 36 | 0 | 180 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 26 | | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 27 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 28 | | Institutions | 976 | 0 | 79 | 0 | 976 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 29 | | Corporates | 2,113 | 0 | 1,936 | 0 | 2,113 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 30 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 31 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 32 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 33 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 34 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 35 | | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 36 | | Covered bonds | 60 | 0 | 85 | 0 | 60 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 37 | | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 38 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 39 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 40 | | Securitisation | | | | | | | | | | | |
| 41 | | Other exposures | 17 | 0 | 17 | 0 | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 42 | | Standardised Total | **88,921** | **132** | **2,153** | **0** | **88,921** | **0** | **132** | **0** | **0** | **0** | **0.00%** |

| | | | Actual | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 43 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 44 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 45 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 46 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 47 | | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 48 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 49 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 50 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 51 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 52 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 53 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 54 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 55 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 56 | | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 57 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 58 | | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 59 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 60 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 61 | | Securitisation | | | | | | | | | | | |
| 62 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 63 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Actual | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 64 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 65 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 66 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 67 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 68 | | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 69 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 70 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 71 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 72 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 73 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 74 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 75 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 76 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 77 | | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 78 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 79 | | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 80 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 81 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 82 | | Securitisation | | | | | | | | | | | |
| 83 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 84 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

# 2021 EU-wide Stress Test: Credit risk STA

Nederlandse Waterschapsbank N.V.

| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Actual | | | | | | | | | | |
| | | | 31/12/2020 | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 85 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 86 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 87 | | **Regional governments or local authorities** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 88 | | **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 89 | | **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 90 | | **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 91 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 92 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 93 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 94 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 95 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 96 | | **Secured by mortgages on immovable property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 97 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 98 | | **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 99 | | **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 100 | | **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 101 | | **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 102 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 103 | | **Securitisation** | | | | | | | | | | | |
| 104 | | **Other exposures** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 105 | | **Standardised Total** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Actual | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 106 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 107 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 108 | | **Regional governments or local authorities** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 109 | | **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 110 | | **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 111 | | **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 112 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 113 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 114 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 115 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 116 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 117 | | **Secured by mortgages on immovable property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 118 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 119 | | **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 120 | | **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 121 | | **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 122 | | **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 123 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 124 | | **Securitisation** | | | | | | | | | | | |
| 125 | | **Other exposures** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 126 | | **Standardised Total** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Actual | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 127 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 128 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 129 | | **Regional governments or local authorities** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 130 | | **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 131 | | **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 132 | | **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 133 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 134 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 135 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 136 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 137 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 138 | | **Secured by mortgages on immovable property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 139 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 140 | | **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 141 | | **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 142 | | **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 143 | | **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 144 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 145 | | **Securitisation** | | | | | | | | | | | |
| 146 | | **Other exposures** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 147 | | **Standardised Total** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Actual | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 148 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 149 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 150 | | **Regional governments or local authorities** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 151 | | **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 152 | | **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 153 | | **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 154 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 155 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 156 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 157 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 158 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 159 | | **Secured by mortgages on immovable property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 160 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 161 | | **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 162 | | **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 163 | | **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 164 | | **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 165 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 166 | | **Securitisation** | | | | | | | | | | | |
| 167 | | **Other exposures** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 168 | | **Standardised Total** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

# 2021 EU-wide Stress Test: Credit risk STA

Nederlandse Waterschapsbank N.V.

| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Actual | | | | | | | | | | |
| | | | 31/12/2020 | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 169 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 170 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 171 | | **Regional governments or local authorities** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 172 | | **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 173 | | **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 174 | | **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 175 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 176 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 177 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 178 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 179 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 180 | | **Secured by mortgages on immovable property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 181 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 182 | | **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 183 | | **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 184 | | **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 185 | | **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 186 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 187 | | **Securitisation** | | | | | | | | | | | |
| 188 | | **Other exposures** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 189 | | **Standardised Total** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Actual | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 190 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 191 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 192 | | **Regional governments or local authorities** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 193 | | **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 194 | | **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 195 | | **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 196 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 197 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 198 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 199 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 200 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 201 | | **Secured by mortgages on immovable property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 202 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 203 | | **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 204 | | **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 205 | | **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 206 | | **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 207 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 208 | | **Securitisation** | | | | | | | | | | | |
| 209 | | **Other exposures** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 210 | | **Standardised Total** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Actual | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | | | | | | | |
| RowNum | | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | 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 |
| 211 | N.A. | **Central banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 212 | | **Central governments** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 213 | | **Regional governments or local authorities** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 214 | | **Public sector entities** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 215 | | **Multilateral Development Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 216 | | **International Organisations** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 217 | | **Institutions** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 218 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 219 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 220 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 221 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 222 | | **Secured by mortgages on immovable property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 223 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 224 | | **Items associated with particularly high risk** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 225 | | **Covered bonds** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 226 | | **Claims on institutions and corporates with a ST credit assessment** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 227 | | **Collective investments undertakings (CIU)** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 228 | | **Equity** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 229 | | **Securitisation** | | | | | | | | | | | |
| 230 | | **Other exposures** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 231 | | **Standardised Total** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

# 2021 EU-wide Stress Test: Credit risk STA

Nederlandse Waterschapsbank N.V.

| | | | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 1 | Nederlandse Waterschapsbank N.V. | Central banks | 9,857 | 0 | 0 | 0 | 0 | 0 | 0.00% | 9,857 | 0 | 0 | 0 | 0 | 0 | 0.00% | 9,857 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 2 | | Central governments | 56,184 | 0 | 137 | 2 | 0 | 55 | 40.00% | 56,179 | 0 | 142 | 2 | 0 | 57 | 40.00% | 56,175 | 0 | 146 | 2 | 0 | 58 | 40.00% |
| 3 | | Regional governments or local authorities | 20,537 | 0 | 2 | 1 | 0 | 1 | 40.00% | 20,536 | 0 | 3 | 1 | 0 | 1 | 40.00% | 20,534 | 0 | 5 | 1 | 0 | 2 | 40.00% |
| 4 | | Public sector entities | 180 | 0 | 0 | 0 | 0 | 0 | 40.00% | 180 | 0 | 0 | 0 | 0 | 0 | 40.00% | 180 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| 5 | | Multilateral Development Banks | 36 | 0 | 0 | 0 | 0 | 0 | 40.00% | 36 | 0 | 0 | 0 | 0 | 0 | 40.00% | 36 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| 6 | | International Organisations | 691 | 0 | 0 | 0 | 0 | 0 | 40.00% | 691 | 0 | 0 | 0 | 0 | 0 | 40.00% | 690 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| 7 | | Institutions | 1,714 | 0 | 2 | 1 | 0 | 1 | 45.00% | 1,712 | 0 | 4 | 1 | 0 | 2 | 45.00% | 1,710 | 0 | 6 | 1 | 0 | 2 | 45.00% |
| 8 | | Corporates | 2,111 | 0 | 2 | 1 | 0 | 1 | 36.26% | 2,109 | 0 | 4 | 4 | 0 | 1 | 36.26% | 2,098 | 0 | 15 | 4 | 0 | 5 | 36.26% |
| 9 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 10 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 11 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 12 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 13 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 14 | | 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 | 0.00% |
| 15 | | Covered bonds | 59 | 0 | 0 | 0 | 0 | 0 | 11.25% | 59 | 0 | 0 | 0 | 0 | 0 | 11.25% | 59 | 0 | 0 | 0 | 0 | 0 | 11.25% |
| 16 | | 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 | 0.00% |
| 17 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 18 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 19 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 20 | | Other exposures | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 21 | | Standardised Total | **91,386** | **0** | **143** | **4** | **0** | **57** | **40.00%** | **91,376** | **0** | **153** | **7** | **0** | **61** | **40.00%** | **91,357** | **0** | **172** | **7** | **0** | **68** | **39.81%** |

| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 22 | NETHERLANDS | Central banks | 9,857 | 0 | 0 | 0 | 0 | 0 | 0.00% | 9,857 | 0 | 0 | 0 | 0 | 0 | 0.00% | 9,857 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 23 | | Central governments | 55,227 | 0 | 137 | 2 | 0 | 55 | 40.00% | 55,222 | 0 | 141 | 2 | 0 | 57 | 40.00% | 55,218 | 0 | 146 | 2 | 0 | 58 | 40.00% |
| 24 | | Regional governments or local authorities | 20,486 | 0 | 2 | 1 | 0 | 1 | 40.00% | 20,484 | 0 | 3 | 1 | 0 | 1 | 40.00% | 20,483 | 0 | 5 | 1 | 0 | 2 | 40.00% |
| 25 | | Public sector entities | 180 | 0 | 0 | 0 | 0 | 0 | 40.00% | 180 | 0 | 0 | 0 | 0 | 0 | 40.00% | 180 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| 26 | | 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 | 0.00% |
| 27 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 28 | | Institutions | 975 | 0 | 1 | 0 | 0 | 0 | 45.00% | 974 | 0 | 2 | 0 | 0 | 1 | 45.00% | 973 | 0 | 3 | 0 | 0 | 1 | 45.00% |
| 29 | | Corporates | 2,111 | 0 | 2 | 1 | 0 | 1 | 36.26% | 2,109 | 0 | 4 | 4 | 0 | 1 | 36.26% | 2,098 | 0 | 15 | 4 | 0 | 5 | 36.26% |
| 30 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 31 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 32 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 33 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 34 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 35 | | 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 | 0.00% |
| 36 | | Covered bonds | 59 | 0 | 0 | 0 | 0 | 0 | 11.25% | 59 | 0 | 0 | 0 | 0 | 0 | 11.25% | 59 | 0 | 0 | 0 | 0 | 0 | 11.25% |
| 37 | | 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 | 0.00% |
| 38 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 39 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 40 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 41 | | Other exposures | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 42 | | Standardised Total | **88,911** | **0** | **142** | **4** | **0** | **57** | **39.97%** | **88,902** | **0** | **151** | **7** | **0** | **60** | **39.94%** | **88,884** | **0** | **169** | **7** | **0** | **67** | **39.74%** |

| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 43 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 44 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 45 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 46 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 47 | | 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 | 0.00% |
| 48 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 49 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 50 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 51 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 52 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 53 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 54 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 55 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 56 | | 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 | 0.00% |
| 57 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 58 | | 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 | 0.00% |
| 59 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 60 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 61 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 62 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 63 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 64 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 65 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 66 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 67 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 68 | | 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 | 0.00% |
| 69 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 70 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 71 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 72 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 73 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 74 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 75 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 76 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 77 | | 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 | 0.00% |
| 78 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 79 | | 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 | 0.00% |
| 80 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 81 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 82 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 83 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 84 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

# 2021 EU-wide Stress Test: Credit risk STA

Nederlandse Waterschapsbank N.V.

| | | | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 85 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 86 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 87 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 88 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 89 | | 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 | 0.00% |
| 90 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 91 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 92 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 93 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 94 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 95 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 96 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 97 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 98 | | 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 | 0.00% |
| 99 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 100 | | 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 | 0.00% |
| 101 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 102 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 103 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 104 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 105 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 106 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 107 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 108 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 109 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 110 | | 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 | 0.00% |
| 111 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 112 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 113 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 114 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 115 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 116 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 117 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 118 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 119 | | 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 | 0.00% |
| 120 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 121 | | 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 | 0.00% |
| 122 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 123 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 124 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 125 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 126 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 127 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 128 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 129 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 130 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 131 | | 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 | 0.00% |
| 132 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 133 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 134 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 135 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 136 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 137 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 138 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 139 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 140 | | 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 | 0.00% |
| 141 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 142 | | 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 | 0.00% |
| 143 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 144 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 145 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 146 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 147 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 148 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 149 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 150 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 151 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 152 | | 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 | 0.00% |
| 153 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 154 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 155 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 156 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 157 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 158 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 159 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 160 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 161 | | 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 | 0.00% |
| 162 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 163 | | 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 | 0.00% |
| 164 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 165 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 166 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 167 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 168 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

# 2021 EU-wide Stress Test: Credit risk STA

Nederlandse Waterschapsbank N.V.

| | | | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 169 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 170 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 171 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 172 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 173 | | 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 | 0.00% |
| 174 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 175 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 176 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 177 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 178 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 179 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 180 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 181 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 182 | | 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 | 0.00% |
| 183 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 184 | | 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 | 0.00% |
| 185 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 186 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 187 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 188 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 189 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 190 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 191 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 192 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 193 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 194 | | 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 | 0.00% |
| 195 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 196 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 197 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 198 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 199 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 200 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 201 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 202 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 203 | | 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 | 0.00% |
| 204 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 205 | | 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 | 0.00% |
| 206 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 207 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 208 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 209 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 210 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 211 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 212 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 213 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 214 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 215 | | 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 | 0.00% |
| 216 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 217 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 218 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 219 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 220 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 221 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 222 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 223 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 224 | | 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 | 0.00% |
| 225 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 226 | | 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 | 0.00% |
| 227 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 228 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 229 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 230 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 231 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

# 2021 EU-wide Stress Test: Credit risk STA

Nederlandse Waterschapsbank N.V.

| | | | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 1 | Nederlandse Waterschapsbank N.V. | Central banks | 9,857 | 0 | 0 | 0 | 0 | 0 | 0.00% | 9,857 | 0 | 0 | 0 | 0 | 0 | 0.00% | 9,857 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 2 | | Central governments | 56,183 | 0 | 138 | 3 | 0 | 55 | 40.00% | 56,176 | 0 | 145 | 3 | 0 | 58 | 40.00% | 56,169 | 0 | 152 | 3 | 0 | 61 | 40.00% |
| 3 | | Regional governments or local authorities | 20,537 | 0 | 2 | 1 | 0 | 1 | 40.00% | 20,534 | 0 | 5 | 1 | 0 | 2 | 40.00% | 20,532 | 0 | 7 | 1 | 0 | 3 | 40.00% |
| 4 | | Public sector entities | 180 | 0 | 0 | 0 | 0 | 0 | 40.00% | 180 | 0 | 0 | 0 | 0 | 0 | 40.00% | 180 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| 5 | | Multilateral Development Banks | 36 | 0 | 0 | 0 | 0 | 0 | 40.00% | 36 | 0 | 0 | 0 | 0 | 0 | 40.00% | 36 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| 6 | | International Organisations | 691 | 0 | 0 | 0 | 0 | 0 | 40.00% | 690 | 0 | 0 | 0 | 0 | 0 | 40.00% | 690 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| 7 | | Institutions | 1,700 | 0 | 15 | 4 | 0 | 8 | 51.75% | 1,692 | 0 | 24 | 3 | 0 | 12 | 51.75% | 1,687 | 0 | 29 | 2 | 0 | 15 | 51.75% |
| 8 | | Corporates | 2,107 | 0 | 6 | 6 | 0 | 3 | 57.24% | 2,097 | 0 | 16 | 9 | 0 | 9 | 57.24% | 2,081 | 0 | 32 | 8 | 0 | 18 | 57.24% |
| 9 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 10 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 11 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 12 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 13 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 14 | | 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 | 0.00% |
| 15 | | Covered bonds | 59 | 0 | 1 | 0 | 0 | 0 | 12.94% | 59 | 0 | 1 | 0 | 0 | 0 | 12.94% | 59 | 0 | 1 | 0 | 0 | 0 | 12.94% |
| 16 | | 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 | 0.00% |
| 17 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 18 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 19 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 20 | | Other exposures | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 21 | | Standardised Total | **91,366** | **0** | **163** | **14** | **0** | **68** | **41.66%** | **91,338** | **0** | **191** | **16** | **0** | **82** | **42.78%** | **91,307** | **0** | **221** | **14** | **0** | **97** | **43.89%** |

| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 22 | NETHERLANDS | Central banks | 9,857 | 0 | 0 | 0 | 0 | 0 | 0.00% | 9,857 | 0 | 0 | 0 | 0 | 0 | 0.00% | 9,857 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 23 | | Central governments | 55,225 | 0 | 138 | 3 | 0 | 55 | 40.00% | 55,219 | 0 | 145 | 3 | 0 | 58 | 40.00% | 55,212 | 0 | 152 | 3 | 0 | 61 | 40.00% |
| 24 | | Regional governments or local authorities | 20,485 | 0 | 2 | 1 | 0 | 1 | 40.00% | 20,483 | 0 | 5 | 1 | 0 | 2 | 40.00% | 20,480 | 0 | 7 | 1 | 0 | 3 | 40.00% |
| 25 | | Public sector entities | 180 | 0 | 0 | 0 | 0 | 0 | 40.00% | 180 | 0 | 0 | 0 | 0 | 0 | 40.00% | 180 | 0 | 0 | 0 | 0 | 0 | 40.00% |
| 26 | | 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 | 0.00% |
| 27 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 28 | | Institutions | 967 | 0 | 9 | 2 | 0 | 5 | 51.75% | 962 | 0 | 14 | 1 | 0 | 7 | 51.75% | 959 | 0 | 16 | 1 | 0 | 8 | 51.75% |
| 29 | | Corporates | 2,107 | 0 | 6 | 6 | 0 | 3 | 57.24% | 2,097 | 0 | 16 | 9 | 0 | 9 | 57.24% | 2,081 | 0 | 32 | 8 | 0 | 18 | 57.24% |
| 30 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 31 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 32 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 33 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 34 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 35 | | 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 | 0.00% |
| 36 | | Covered bonds | 59 | 0 | 1 | 0 | 0 | 0 | 12.94% | 59 | 0 | 1 | 0 | 0 | 0 | 12.94% | 59 | 0 | 1 | 0 | 0 | 0 | 12.94% |
| 37 | | 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 | 0.00% |
| 38 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 39 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 40 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 41 | | Other exposures | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% | 17 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 42 | | Standardised Total | **88,897** | **0** | **156** | **12** | **0** | **64** | **41.23%** | **88,873** | **0** | **180** | **14** | **0** | **76** | **42.28%** | **88,845** | **0** | **208** | **13** | **0** | **90** | **43.43%** |

| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 43 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 44 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 45 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 46 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 47 | | 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 | 0.00% |
| 48 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 49 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 50 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 51 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 52 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 53 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 54 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 55 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 56 | | 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 | 0.00% |
| 57 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 58 | | 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 | 0.00% |
| 59 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 60 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 61 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 62 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 63 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 64 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 65 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 66 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 67 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 68 | | 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 | 0.00% |
| 69 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 70 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 71 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 72 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 73 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 74 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 75 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 76 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 77 | | 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 | 0.00% |
| 78 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 79 | | 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 | 0.00% |
| 80 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 81 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 82 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 83 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 84 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

# 2021 EU-wide Stress Test: Credit risk STA

Nederlandse Waterschapsbank N.V.

| | | | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 85 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 86 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 87 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 88 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 89 | | 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 | 0.00% |
| 90 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 91 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 92 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 93 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 94 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 95 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 96 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 97 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 98 | | 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 | 0.00% |
| 99 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 100 | | 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 | 0.00% |
| 101 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 102 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 103 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 104 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 105 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 106 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 107 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 108 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 109 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 110 | | 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 | 0.00% |
| 111 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 112 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 113 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 114 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 115 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 116 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 117 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 118 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 119 | | 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 | 0.00% |
| 120 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 121 | | 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 | 0.00% |
| 122 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 123 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 124 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 125 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 126 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 127 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 128 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 129 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 130 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 131 | | 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 | 0.00% |
| 132 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 133 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 134 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 135 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 136 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 137 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 138 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 139 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 140 | | 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 | 0.00% |
| 141 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 142 | | 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 | 0.00% |
| 143 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 144 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 145 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 146 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 147 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 148 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 149 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 150 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 151 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 152 | | 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 | 0.00% |
| 153 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 154 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 155 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 156 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 157 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 158 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 159 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 160 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 161 | | 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 | 0.00% |
| 162 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 163 | | 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 | 0.00% |
| 164 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 165 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 166 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 167 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 168 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

# 2021 EU-wide Stress Test: Credit risk STA

Nederlandse Waterschapsbank N.V.

| | | | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 169 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 170 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 171 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 172 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 173 | | 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 | 0.00% |
| 174 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 175 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 176 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 177 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 178 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 179 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 180 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 181 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 182 | | 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 | 0.00% |
| 183 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 184 | | 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 | 0.00% |
| 185 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 186 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 187 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 188 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 189 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 190 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 191 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 192 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 193 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 194 | | 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 | 0.00% |
| 195 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 196 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 197 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 198 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 199 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 200 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 201 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 202 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 203 | | 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 | 0.00% |
| 204 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 205 | | 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 | 0.00% |
| 206 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 207 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 208 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 209 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 210 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

| | | | Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| RowNum | | (mln EUR, %) | 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 |
| 211 | N.A. | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 212 | | Central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 213 | | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 214 | | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 215 | | 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 | 0.00% |
| 216 | | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 217 | | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 218 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 219 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 220 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 221 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 222 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 223 | | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 224 | | 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 | 0.00% |
| 225 | | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 226 | | 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 | 0.00% |
| 227 | | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 228 | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 229 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 230 | | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 231 | | Standardised Total | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** | **0** | **0** | **0** | **0** | **0** | **0** | **0.00%** |

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nederlandse Waterschapsbank N.V.

| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Moratoria - Actual | | | | | | | | | | | | | |
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 1 | Nederlandse Waterschapsbank N.V. | **Central banks** | | | | | | | | | | | | | | |
| 2 | | **Central governments** | | | | | | | | | | | | | | |
| 3 | | **Institutions** | | | | | | | | | | | | | | |
| 4 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 5 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 6 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 7 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 8 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 9 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 10 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 11 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 12 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 13 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 14 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 15 | | **Equity** | | | | | | | | | | | | | | |
| 16 | | **Securitisation** | | | | | | | | | | | | | | |
| 17 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 18 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Moratoria - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 19 | NETHERLANDS | **Central banks** | | | | | | | | | | | | | | |
| 20 | | **Central governments** | | | | | | | | | | | | | | |
| 21 | | **Institutions** | | | | | | | | | | | | | | |
| 22 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 23 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 24 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 25 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 26 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 27 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 28 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 29 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 30 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 31 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 32 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 33 | | **Equity** | | | | | | | | | | | | | | |
| 34 | | **Securitisation** | | | | | | | | | | | | | | |
| 35 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 36 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Moratoria - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 37 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 38 | | **Central governments** | | | | | | | | | | | | | | |
| 39 | | **Institutions** | | | | | | | | | | | | | | |
| 40 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 41 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 42 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 43 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 44 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 45 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 46 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 47 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 48 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 49 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 50 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 51 | | **Equity** | | | | | | | | | | | | | | |
| 52 | | **Securitisation** | | | | | | | | | | | | | | |
| 53 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 54 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Moratoria - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 55 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 56 | | **Central governments** | | | | | | | | | | | | | | |
| 57 | | **Institutions** | | | | | | | | | | | | | | |
| 58 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 59 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 60 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 61 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 62 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 63 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 64 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 65 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 66 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 67 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 68 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 69 | | **Equity** | | | | | | | | | | | | | | |
| 70 | | **Securitisation** | | | | | | | | | | | | | | |
| 71 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 72 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Moratoria - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 73 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 74 | | **Central governments** | | | | | | | | | | | | | | |
| 75 | | **Institutions** | | | | | | | | | | | | | | |
| 76 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 77 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 78 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 79 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 80 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 81 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 82 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 83 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 84 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 85 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 86 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 87 | | **Equity** | | | | | | | | | | | | | | |
| 88 | | **Securitisation** | | | | | | | | | | | | | | |
| 89 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 90 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Moratoria - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 91 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 92 | | **Central governments** | | | | | | | | | | | | | | |
| 93 | | **Institutions** | | | | | | | | | | | | | | |
| 94 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 95 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 96 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 97 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 98 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 99 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 100 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 101 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 102 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 103 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 104 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 105 | | **Equity** | | | | | | | | | | | | | | |
| 106 | | **Securitisation** | | | | | | | | | | | | | | |
| 107 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 108 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nederlandse Waterschapsbank N.V.

| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Moratoria - Actual | | | | | | | | | | | | | |
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 109 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 110 | | **Central governments** | | | | | | | | | | | | | | |
| 111 | | **Institutions** | | | | | | | | | | | | | | |
| 112 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 113 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 114 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 115 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 116 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 117 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 118 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 119 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 120 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 121 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 122 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 123 | | **Equity** | | | | | | | | | | | | | | |
| 124 | | **Securitisation** | | | | | | | | | | | | | | |
| 125 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 126 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 127 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 128 | | **Central governments** | | | | | | | | | | | | | | |
| 129 | | **Institutions** | | | | | | | | | | | | | | |
| 130 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 131 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 132 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 133 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 134 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 135 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 136 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 137 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 138 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 139 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 140 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 141 | | **Equity** | | | | | | | | | | | | | | |
| 142 | | **Securitisation** | | | | | | | | | | | | | | |
| 143 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 144 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 145 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 146 | | **Central governments** | | | | | | | | | | | | | | |
| 147 | | **Institutions** | | | | | | | | | | | | | | |
| 148 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 149 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 150 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 151 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 152 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 153 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 154 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 155 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 156 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 157 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 158 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 159 | | **Equity** | | | | | | | | | | | | | | |
| 160 | | **Securitisation** | | | | | | | | | | | | | | |
| 161 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 162 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 163 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 164 | | **Central governments** | | | | | | | | | | | | | | |
| 165 | | **Institutions** | | | | | | | | | | | | | | |
| 166 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 167 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 168 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 169 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 170 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 171 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 172 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 173 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 174 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 175 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 176 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 177 | | **Equity** | | | | | | | | | | | | | | |
| 178 | | **Securitisation** | | | | | | | | | | | | | | |
| 179 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 180 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 181 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 182 | | **Central governments** | | | | | | | | | | | | | | |
| 183 | | **Institutions** | | | | | | | | | | | | | | |
| 184 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 185 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 186 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 187 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 188 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 189 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 190 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 191 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 192 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 193 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 194 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 195 | | **Equity** | | | | | | | | | | | | | | |
| 196 | | **Securitisation** | | | | | | | | | | | | | | |
| 197 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 198 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nederlandse Waterschapsbank N.V.

| Row Num | | (mln EUR, %) | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Public guarantees - Actual | | | | | | | | | | | | | |
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 | | | | | | | | | | |
| 1 | Nederlandse Waterschapsbank N.V. | **Central banks** | | | | | | | | | | | | | | |
| 2 | | **Central governments** | | | | | | | | | | | | | | |
| 3 | | **Institutions** | | | | | | | | | | | | | | |
| 4 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 5 | | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 6 | | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 7 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 8 | | **Retail - Secured on real estate property** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 9 | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 10 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 11 | | **Retail - Qualifying Revolving** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 12 | | **Retail - Other Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 13 | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 14 | | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 15 | | **Equity** | | | | | | | | | | | | | | |
| 16 | | **Securitisation** | | | | | | | | | | | | | | |
| 17 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 18 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| Row Num | | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 | | | | | | | | | | |
| 19 | NETHERLANDS | **Central banks** | | | | | | | | | | | | | | |
| 20 | | **Central governments** | | | | | | | | | | | | | | |
| 21 | | **Institutions** | | | | | | | | | | | | | | |
| 22 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 23 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 24 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 25 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 26 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 27 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 28 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 29 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 30 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 31 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 32 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 33 | | **Equity** | | | | | | | | | | | | | | |
| 34 | | **Securitisation** | | | | | | | | | | | | | | |
| 35 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 36 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| Row Num | | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 | | | | | | | | | | |
| 37 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 38 | | **Central governments** | | | | | | | | | | | | | | |
| 39 | | **Institutions** | | | | | | | | | | | | | | |
| 40 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 41 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 42 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 43 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 44 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 45 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 46 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 47 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 48 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 49 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 50 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 51 | | **Equity** | | | | | | | | | | | | | | |
| 52 | | **Securitisation** | | | | | | | | | | | | | | |
| 53 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 54 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| Row Num | | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 | | | | | | | | | | |
| 55 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 56 | | **Central governments** | | | | | | | | | | | | | | |
| 57 | | **Institutions** | | | | | | | | | | | | | | |
| 58 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 59 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 60 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 61 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 62 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 63 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 64 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 65 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 66 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 67 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 68 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 69 | | **Equity** | | | | | | | | | | | | | | |
| 70 | | **Securitisation** | | | | | | | | | | | | | | |
| 71 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 72 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| Row Num | | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 | | | | | | | | | | |
| 73 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 74 | | **Central governments** | | | | | | | | | | | | | | |
| 75 | | **Institutions** | | | | | | | | | | | | | | |
| 76 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 77 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 78 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 79 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 80 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 81 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 82 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 83 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 84 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 85 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 86 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 87 | | **Equity** | | | | | | | | | | | | | | |
| 88 | | **Securitisation** | | | | | | | | | | | | | | |
| 89 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 90 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| Row Num | | (mln EUR, %) | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 | | | | | | | | | | |
| 91 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 92 | | **Central governments** | | | | | | | | | | | | | | |
| 93 | | **Institutions** | | | | | | | | | | | | | | |
| 94 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 95 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 96 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 97 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 98 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 99 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 100 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 101 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 102 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 103 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 104 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 105 | | **Equity** | | | | | | | | | | | | | | |
| 106 | | **Securitisation** | | | | | | | | | | | | | | |
| 107 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 108 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nederlandse Waterschapsbank N.V.

| | | | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Public guarantees - Actual | | | | | | | | | | | | | |
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 108 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 110 | | **Central governments** | | | | | | | | | | | | | | |
| 111 | | **Institutions** | | | | | | | | | | | | | | |
| 112 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 113 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 114 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 115 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 116 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 117 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 118 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 119 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 120 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 121 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 122 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 123 | | **Equity** | | | | | | | | | | | | | | |
| 124 | | **Securitisation** | | | | | | | | | | | | | | |
| 125 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 126 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 127 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 128 | | **Central governments** | | | | | | | | | | | | | | |
| 129 | | **Institutions** | | | | | | | | | | | | | | |
| 130 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 131 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 132 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 133 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 134 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 135 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 136 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 137 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 138 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 139 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 140 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 141 | | **Equity** | | | | | | | | | | | | | | |
| 142 | | **Securitisation** | | | | | | | | | | | | | | |
| 143 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 144 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 145 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 146 | | **Central governments** | | | | | | | | | | | | | | |
| 147 | | **Institutions** | | | | | | | | | | | | | | |
| 148 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 149 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 150 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 151 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 152 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 153 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 154 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 155 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 156 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 157 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 158 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 159 | | **Equity** | | | | | | | | | | | | | | |
| 160 | | **Securitisation** | | | | | | | | | | | | | | |
| 161 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 162 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 163 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 164 | | **Central governments** | | | | | | | | | | | | | | |
| 165 | | **Institutions** | | | | | | | | | | | | | | |
| 166 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 167 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 168 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 169 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 170 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 171 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 172 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 173 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 174 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 175 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 176 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 177 | | **Equity** | | | | | | | | | | | | | | |
| 178 | | **Securitisation** | | | | | | | | | | | | | | |
| 179 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 180 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Public guarantees - Actual | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | | |
| | | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| Row Num | | (mln EUR, %) | A-IRB | F-IRB | A-IRB | F-IRB | | | | | | | | | | |
| 181 | N.A. | **Central banks** | | | | | | | | | | | | | | |
| 182 | | **Central governments** | | | | | | | | | | | | | | |
| 183 | | **Institutions** | | | | | | | | | | | | | | |
| 184 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 185 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| 186 | | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| 187 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 188 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | |
| 189 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| 190 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 191 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | |
| 192 | | **Retail - Other Retail** | | | | | | | | | | | | | | |
| 193 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| 194 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| 195 | | **Equity** | | | | | | | | | | | | | | |
| 196 | | **Securitisation** | | | | | | | | | | | | | | |
| 197 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | |
| 198 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nederlandse Waterschapsbank N.V.

| | | | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 1 | Nederlandse Waterschapsbank N.V. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 2 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 3 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 4 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 5 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 6 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 7 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 8 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 9 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 10 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 11 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 12 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 13 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 14 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 15 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 16 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 17 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 18 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 19 | NETHERLANDS | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 20 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 21 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 22 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 23 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 24 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 25 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 26 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 27 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 28 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 29 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 30 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 31 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 32 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 33 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 34 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 35 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 36 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 37 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 38 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 39 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 40 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 41 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 42 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 43 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 44 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 45 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 46 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 47 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 48 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 49 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 50 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 51 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 52 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 53 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 54 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 55 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 56 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 57 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 58 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 59 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 60 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 61 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 62 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 63 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 64 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 65 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 66 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 67 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 68 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 69 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 70 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 71 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 72 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 73 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 74 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 75 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 76 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 77 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 78 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 79 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 80 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 81 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 82 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 83 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 84 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 85 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 86 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 87 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 88 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 89 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 90 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 91 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 92 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 93 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 94 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 95 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 96 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 97 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 98 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 99 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 100 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 101 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 102 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 103 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 104 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 105 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 106 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 107 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 108 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nederlandse Waterschapsbank N.V.

| | | | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 108 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 110 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 111 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 112 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 113 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 114 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 115 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 116 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 117 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 119 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 119 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 120 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 121 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 122 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 123 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 124 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 125 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 126 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 127 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 128 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 129 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 130 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 131 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 132 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 133 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 134 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 135 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 136 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 137 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 138 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 139 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 140 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 141 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 142 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 143 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 144 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 145 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 146 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 147 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 148 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 149 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 150 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 151 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 152 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 153 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 154 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 155 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 156 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 157 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 158 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 159 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 160 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 161 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 162 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 163 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 164 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 165 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 166 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 167 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 168 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 169 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 170 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 171 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 172 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 173 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 174 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 175 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 176 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 177 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 178 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 179 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 180 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 181 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 182 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 183 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 184 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 185 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 186 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 187 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 188 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 189 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 190 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 191 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 192 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 193 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 194 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 195 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 196 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 197 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 198 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nederlandse Waterschapsbank N.V.

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| | | | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 |
| 1 | Nederlandse Waterschapsbank N.V. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 5 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 8 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 19 | NETHERLANDS | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 22 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 23 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 24 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 26 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 27 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 28 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 29 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 30 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 31 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 32 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 33 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 34 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 35 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 36 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 37 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 38 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 39 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 41 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 42 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 43 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 44 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 45 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 46 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 47 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 48 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 49 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 51 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 52 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 53 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 54 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 55 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 56 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 57 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 58 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 59 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 60 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 61 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 62 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 63 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 64 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 65 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 66 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 67 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 68 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 69 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 70 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 71 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 72 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 73 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 74 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 75 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 76 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 77 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 78 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 79 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 80 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 81 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 82 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 83 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 84 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 85 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 86 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 87 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 88 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 89 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 90 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 91 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 92 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 93 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 94 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 95 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 96 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 97 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 98 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 99 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 100 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 101 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 102 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 103 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 104 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 105 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 106 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 107 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 108 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nederlandse Waterschapsbank N.V.

| | | | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 108 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 110 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 111 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 112 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 113 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 114 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 115 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 116 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 117 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 119 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 119 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 120 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 121 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 122 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 123 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 124 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 125 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 126 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 127 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 128 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 129 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 130 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 131 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 132 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 133 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 134 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 135 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 136 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 137 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 138 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 139 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 140 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 141 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 142 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 143 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 144 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 145 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 146 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 147 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 148 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 149 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 150 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 151 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 152 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 153 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 154 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 155 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 156 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 157 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 158 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 159 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 160 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 161 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 162 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 163 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 164 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 165 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 166 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 167 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 168 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 169 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 170 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 171 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 172 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 173 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 174 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 175 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 176 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 177 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 178 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 179 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 180 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 181 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 182 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 183 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 184 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 185 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 186 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 187 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 188 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 189 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 190 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 191 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 192 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 193 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 194 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 195 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 196 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 197 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 198 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nederlandse Waterschapsbank N.V.

| | | | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 98 | 99 | 100 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 1 | Nederlandse Waterschapsbank N.V. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 2 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 3 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 4 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 5 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 6 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 7 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 8 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 9 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 10 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 11 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 12 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 13 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 14 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 15 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 16 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 17 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 18 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 19 | NETHERLANDS | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 20 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 21 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 22 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 23 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 24 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 25 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 26 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 27 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 28 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 29 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 30 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 31 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 32 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 33 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 34 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 35 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 36 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 37 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 38 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 39 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 40 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 41 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 42 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 43 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 44 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 45 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 46 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 47 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 48 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 49 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 50 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 51 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 52 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 53 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 54 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 55 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 56 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 57 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 58 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 59 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 60 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 61 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 62 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 63 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 64 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 65 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 66 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 67 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 68 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 69 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 70 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 71 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 72 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 73 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 74 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 75 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 76 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 77 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 78 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 79 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 80 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 81 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 82 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 83 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 84 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 85 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 86 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 87 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 88 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 89 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 90 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 91 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 92 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 93 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 94 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 95 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 96 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 97 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 98 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 99 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 100 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 101 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 102 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 103 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 104 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 105 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 106 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 107 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 108 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** | **0** | **0** | **0** | **0** | **0** | **0** | **-** |

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nederlandse Waterschapsbank N.V.

| | | | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 98 | 99 | 100 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 108 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 110 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 111 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 112 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 113 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 114 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 115 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 116 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 117 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 119 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 119 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 120 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 121 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 122 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 123 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 124 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 125 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 126 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 127 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 128 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 129 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 130 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 131 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 132 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 133 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 134 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 135 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 136 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 137 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 138 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 139 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 140 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 141 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 142 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 143 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 144 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 145 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 146 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 147 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 148 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 149 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 150 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 151 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 152 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 153 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 154 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 155 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 156 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 157 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 158 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 159 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 160 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 161 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 162 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 163 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 164 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 165 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 166 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 167 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 168 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 169 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 170 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 171 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 172 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 173 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 174 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 175 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 176 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 177 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 178 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 179 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 180 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 181 | N.A. | **Central banks** | | | | | | | | | | | | | | | | | | | | | |
| 182 | | **Central governments** | | | | | | | | | | | | | | | | | | | | | |
| 183 | | **Institutions** | | | | | | | | | | | | | | | | | | | | | |
| 184 | | **Corporates** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 185 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | |
| 186 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 187 | | **Retail** | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 188 | | **Retail - Secured on real estate property** | | | | | | | | | | | | | | | | | | | | | |
| 189 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 190 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 191 | | **Retail - Qualifying Revolving** | | | | | | | | | | | | | | | | | | | | | |
| 192 | | **Retail - Other Retail** | | | | | | | | | | | | | | | | | | | | | |
| 193 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | |
| 194 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | |
| 195 | | **Equity** | | | | | | | | | | | | | | | | | | | | | |
| 196 | | **Securitisation** | | | | | | | | | | | | | | | | | | | | | |
| 197 | | **Other non-credit obligation assets** | | | | | | | | | | | | | | | | | | | | | |
| 198 | | **IRB TOTAL** | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - | **0** | **0** | **0** | **0** | **0** | **0** | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nederlandse Waterschapsbank N.V.

| | | | 101 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 109 | 110 | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 121 | 122 | 123 | 124 | 125 | 126 | 127 | 128 | 129 | 130 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 1 | Nederlandse Waterschapsbank N.V. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 5 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 8 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 19 | NETHERLANDS | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 22 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 23 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 24 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 26 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 27 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 28 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 29 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 30 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 31 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 32 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 33 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 34 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 35 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 36 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 37 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 38 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 39 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 41 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 42 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 43 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 44 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 45 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 46 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 47 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 48 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 49 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 51 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 52 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 53 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 54 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 55 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 56 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 57 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 58 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 59 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 60 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 61 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 62 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 63 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 64 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 65 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 66 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 67 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 68 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 69 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 70 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 71 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 72 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 73 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 74 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 75 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 76 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 77 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 78 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 79 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 80 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 81 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 82 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 83 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 84 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 85 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 86 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 87 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 88 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 89 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 90 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 91 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 92 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 93 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 94 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 95 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 96 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 97 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 98 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 99 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 100 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 101 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 102 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 103 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 104 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 105 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 106 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 107 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 108 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Nederlandse Waterschapsbank N.V.

| | | | 101 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 109 | 110 | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 121 | 122 | 123 | 124 | 125 | 126 | 127 | 128 | 129 | 130 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 108 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 110 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 111 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 112 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 113 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 114 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 115 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 116 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 117 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 119 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 119 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 120 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 121 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 122 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 123 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 124 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 125 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 126 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 127 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 128 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 129 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 130 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 131 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 132 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 133 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 134 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 135 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 136 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 137 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 138 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 139 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 140 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 141 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 142 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 143 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 144 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 145 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 146 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 147 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 148 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 149 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 150 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 151 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 152 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 153 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 154 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 155 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 156 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 157 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 158 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 159 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 160 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 161 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 162 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 163 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 164 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 165 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 166 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 167 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 168 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 169 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 170 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 171 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 172 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 173 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 174 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 175 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 176 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 177 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 178 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 179 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 180 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 181 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 182 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 183 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 184 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 185 | | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 186 | | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 187 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 188 | | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 189 | | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 190 | | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 191 | | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 192 | | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 193 | | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 194 | | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 195 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 196 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 197 | | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 198 | | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA

Nederlandse Waterschapsbank N.V.

| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Moratoria - Actual | | | | | | | | | | | | Public guarantees - Actual | | | | | | | | | | | |
| | | | 31/12/2020 | | | | | | | | | | | | 31/12/2020 | | | | | | | | | | | |
| Row Num | | (mln EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 1 | Nederlandse Waterschapsbank N.V. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 9 | | of which: SME | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 10 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 11 | | of which: SME | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 12 | | Secured by mortgages on immovable property | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 13 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 14 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Actual | | | | | | | | | | | | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | 31/12/2020 | | | | | | | | | | | |
| Row Num | | (mln EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 22 | NETHERLANDS | Central banks | | | | | | | | | | | | | | | | | | | | | | | | |
| 23 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | |
| 24 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | |
| 25 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | |
| 26 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | |
| 27 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | |
| 28 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | |
| 29 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 30 | | of which: SME | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 31 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 32 | | of which: SME | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 33 | | Secured by mortgages on immovable property | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 34 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 35 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | |
| 36 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | |
| 37 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | |
| 38 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | |
| 39 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | |
| 40 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | |
| 41 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | |
| 42 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Actual | | | | | | | | | | | | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | 31/12/2020 | | | | | | | | | | | |
| Row Num | | (mln EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 43 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | |
| 44 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | |
| 45 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | |
| 46 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | |
| 47 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | |
| 48 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | |
| 49 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | |
| 50 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 51 | | of which: SME | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 52 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 53 | | of which: SME | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 54 | | Secured by mortgages on immovable property | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 55 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 56 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | |
| 57 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | |
| 58 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | |
| 59 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | |
| 60 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | |
| 61 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | |
| 62 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | |
| 63 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Actual | | | | | | | | | | | | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | 31/12/2020 | | | | | | | | | | | |
| Row Num | | (mln EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 64 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | |
| 65 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | |
| 66 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | |
| 67 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | |
| 68 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | |
| 69 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | |
| 70 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | |
| 71 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 72 | | of which: SME | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 73 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 74 | | of which: SME | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 75 | | Secured by mortgages on immovable property | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 76 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 77 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | |
| 78 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | |
| 79 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | |
| 80 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | |
| 81 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | |
| 82 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | |
| 83 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | |
| 84 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Actual | | | | | | | | | | | | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2020 | | | | | | | | | | | | 31/12/2020 | | | | | | | | | | | |
| Row Num | | (mln EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 85 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | |
| 86 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | |
| 87 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | |
| 88 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | |
| 89 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | |
| 90 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | |
| 91 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | |
| 92 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 93 | | of which: SME | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 94 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 95 | | of which: SME | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 96 | | Secured by mortgages on immovable property | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 97 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 98 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | |
| 99 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | |
| 100 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | |
| 101 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | |
| 102 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | |
| 103 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | |
| 104 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | |
| 105 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA

Nederlandse Waterschapsbank N.V.

| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Moratoria - Actual | | | | | | | | | | | | Public guarantees - Actual | | | | | | | | | | | |
| | | 31/12/2020 | | | | | | | | | | | | 31/12/2020 | | | | | | | | | | | |
| Row Num | (mln EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 106 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | |
| 107 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | |
| 108 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | |
| 109 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | |
| 110 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | |
| 111 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | |
| 112 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | |
| 113 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 114 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | |
| 115 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 116 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | |
| 117 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 118 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | |
| 119 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | |
| 120 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | |
| 121 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | |
| 122 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | |
| 123 | | Equity | | | | | | | | | | | | | | | | | | | | | | | |
| 124 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | |
| 125 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | |
| 126 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |

| | | Moratoria - Actual | | | | | | | | | | | | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2020 | | | | | | | | | | | | 31/12/2020 | | | | | | | | | | | |
| Row Num | (mln EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 127 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | |
| 128 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | |
| 129 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | |
| 130 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | |
| 131 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | |
| 132 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | |
| 133 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | |
| 134 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 135 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | |
| 136 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 137 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | |
| 138 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 139 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | |
| 140 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | |
| 141 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | |
| 142 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | |
| 143 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | |
| 144 | | Equity | | | | | | | | | | | | | | | | | | | | | | | |
| 145 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | |
| 146 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | |
| 147 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |

| | | Moratoria - Actual | | | | | | | | | | | | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2020 | | | | | | | | | | | | 31/12/2020 | | | | | | | | | | | |
| Row Num | (mln EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 148 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | |
| 149 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | |
| 150 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | |
| 151 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | |
| 152 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | |
| 153 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | |
| 154 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | |
| 155 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 156 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | |
| 157 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 158 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | |
| 159 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 160 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | |
| 161 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | |
| 162 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | |
| 163 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | |
| 164 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | |
| 165 | | Equity | | | | | | | | | | | | | | | | | | | | | | | |
| 166 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | |
| 167 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | |
| 168 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |

| | | Moratoria - Actual | | | | | | | | | | | | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2020 | | | | | | | | | | | | 31/12/2020 | | | | | | | | | | | |
| Row Num | (mln EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 169 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | |
| 170 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | |
| 171 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | |
| 172 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | |
| 173 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | |
| 174 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | |
| 175 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | |
| 176 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 177 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | |
| 178 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 179 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | |
| 180 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 181 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | |
| 182 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | |
| 183 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | |
| 184 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | |
| 185 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | |
| 186 | | Equity | | | | | | | | | | | | | | | | | | | | | | | |
| 187 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | |
| 188 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | |
| 189 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |

| | | Moratoria - Actual | | | | | | | | | | | | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2020 | | | | | | | | | | | | 31/12/2020 | | | | | | | | | | | |
| Row Num | (mln EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 190 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | |
| 191 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | |
| 192 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | |
| 193 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | |
| 194 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | |
| 195 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | |
| 196 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | |
| 197 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 198 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | |
| 199 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 200 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | |
| 201 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 202 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | |
| 203 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | |
| 204 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | |
| 205 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | |
| 206 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | |
| 207 | | Equity | | | | | | | | | | | | | | | | | | | | | | | |
| 208 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | |
| 209 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | |
| 210 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |

| | | Moratoria - Actual | | | | | | | | | | | | Public guarantees - Actual | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 31/12/2020 | | | | | | | | | | | | 31/12/2020 | | | | | | | | | | | |
| Row Num | (mln EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which expired moratoria | Stage 2 exposure | Stage 2 exposure, of which expired moratoria | Stage 3 exposure | Stage 3 exposure, of which expired moratoria | 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 | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 211 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | |
| 212 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | |
| 213 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | |
| 214 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | |
| 215 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | |
| 216 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | |
| 217 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | |
| 218 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 219 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | |
| 220 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 221 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | |
| 222 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |
| 223 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | |
| 224 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | |
| 225 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | |
| 226 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | |
| 227 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | |
| 228 | | Equity | | | | | | | | | | | | | | | | | | | | | | | |
| 229 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | |
| 230 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | |
| 231 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA

Nederlandse Waterschapsbank N.V.

| | | | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 1 | Nederlandse Waterschapsbank N.V. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 2 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 3 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 4 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 5 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 6 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 7 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 8 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 9 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 10 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 11 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 12 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 13 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 14 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 15 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 16 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 17 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 18 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 19 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 20 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 21 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 22 | NETHERLANDS | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 23 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 24 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 25 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 26 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 27 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 28 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 29 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 30 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 31 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 32 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 33 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 34 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 35 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 36 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 37 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 38 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 39 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 40 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 41 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 42 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 43 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 44 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 45 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 46 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 47 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 48 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 49 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 50 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 51 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 52 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 53 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 54 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 55 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 56 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 57 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 58 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 59 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 60 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 61 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 62 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 63 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 64 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 65 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 66 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 67 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 68 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 69 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 70 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 71 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 72 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 73 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 74 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 75 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 76 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 77 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 78 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 79 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 80 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 81 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 82 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 83 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 84 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 85 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 86 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 87 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 88 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 89 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 90 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 91 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 92 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 93 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 94 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 95 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 96 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 97 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 98 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 99 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 100 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 101 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 102 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 103 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 104 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 105 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA

Nederlandse Waterschapsbank N.V.

| | | | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 106 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 107 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 108 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 109 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 110 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 111 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 112 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 113 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 114 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 115 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 116 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 117 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 118 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 119 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 120 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 121 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 122 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 123 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 124 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 125 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 126 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 127 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 128 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 129 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 130 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 131 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 132 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 133 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 134 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 135 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 136 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 137 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 138 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 139 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 140 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 141 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 142 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 143 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 144 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 145 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 146 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 147 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 148 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 149 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 150 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 151 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 152 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 153 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 154 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 155 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 156 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 157 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 158 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 159 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 160 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 161 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 162 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 163 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 164 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 165 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 166 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 167 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 168 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 169 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 170 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 171 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 172 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 173 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 174 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 175 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 176 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 177 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 178 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 179 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 180 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 181 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 182 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 183 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 184 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 185 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 186 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 187 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 188 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 189 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 190 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 191 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 192 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 193 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 194 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 195 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 196 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 197 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 198 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 199 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 200 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 201 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 202 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 203 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 204 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 205 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 206 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 207 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 208 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 209 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 210 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Baseline Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 211 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 212 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 213 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 214 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 215 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 216 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 217 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 218 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 219 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 220 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 221 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 222 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 223 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 224 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 225 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 226 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 227 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 228 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 229 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 230 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 231 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA

Nederlandse Waterschapsbank N.V.

| | | | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 1 | Nederlandse Waterschapsbank N.V. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 9 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 11 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 13 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 22 | NETHERLANDS | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 23 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 24 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 26 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 27 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 28 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 29 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 30 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 31 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 32 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 33 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 34 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 35 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 36 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 37 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 38 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 39 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 41 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 42 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 43 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 44 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 45 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 46 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 47 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 48 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 49 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 51 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 52 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 53 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 54 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 55 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 56 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 57 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 58 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 60 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 61 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 62 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 63 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 64 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 65 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 66 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 67 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 68 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 69 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 70 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 71 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 72 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 73 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 74 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 75 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 76 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 77 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 78 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 79 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 80 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 81 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 82 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 83 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 84 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 85 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 86 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 87 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 88 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 89 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 90 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 91 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 92 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 93 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 94 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 95 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 96 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 97 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 98 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 99 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 100 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 101 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 102 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 103 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 104 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 105 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA

Nederlandse Waterschapsbank N.V.

| | | | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 106 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 107 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 108 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 109 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 110 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 111 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 112 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 113 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 114 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 115 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 116 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 117 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 118 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 119 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 120 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 121 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 122 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 123 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 124 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 125 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 126 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 127 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 128 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 129 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 130 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 131 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 132 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 133 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 134 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 135 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 136 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 137 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 138 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 139 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 140 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 141 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 142 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 143 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 144 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 145 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 146 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 147 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 148 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 149 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 150 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 151 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 152 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 153 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 154 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 155 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 156 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 157 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 158 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 159 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 160 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 161 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 162 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 163 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 164 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 165 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 166 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 167 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 168 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 169 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 170 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 171 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 172 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 173 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 174 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 175 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 176 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 177 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 178 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 179 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 180 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 181 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 182 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 183 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 184 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 185 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 186 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 187 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 188 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 189 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 190 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 191 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 192 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 193 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 194 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 195 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 196 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 197 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 198 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 199 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 200 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 201 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 202 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 203 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 204 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 205 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 206 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 207 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 208 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 209 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 210 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Baseline Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 211 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 212 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 213 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 214 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 215 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 216 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 217 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 218 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 219 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 220 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 221 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 222 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 223 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 224 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 225 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 226 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 227 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 228 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 229 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 230 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 231 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA

Nederlandse Waterschapsbank N.V.

| | | | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 1 | Nederlandse Waterschapsbank N.V. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 2 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 3 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 4 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 5 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 6 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 7 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 8 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 9 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 10 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 11 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 12 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 13 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 14 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 15 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 16 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 17 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 18 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 19 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 20 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 21 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 22 | NETHERLANDS | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 23 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 24 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 25 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 26 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 27 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 28 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 29 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 30 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 31 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 32 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 33 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 34 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 35 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 36 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 37 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 38 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 39 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 40 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 41 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 42 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 43 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 44 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 45 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 46 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 47 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 48 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 49 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 50 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 51 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 52 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 53 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 54 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 55 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 56 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 57 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 58 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 59 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 60 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 61 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 62 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 63 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 64 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 65 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 66 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 67 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 68 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 69 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 70 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 71 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 72 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 73 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 74 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 75 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 76 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 77 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 78 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 79 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 80 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 81 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 82 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 83 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 84 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 85 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 86 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 87 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 88 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 89 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 90 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 91 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 92 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 93 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 94 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 95 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 96 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 97 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 98 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 99 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 100 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 101 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 102 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 103 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 104 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 105 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA

Nederlandse Waterschapsbank N.V.

| | | | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 63 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 106 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 107 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 108 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 109 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 110 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 111 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 112 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 113 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 114 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 115 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 116 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 117 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 118 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 119 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 120 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 121 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 122 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 123 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 124 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 125 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 126 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 127 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 128 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 129 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 130 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 131 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 132 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 133 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 134 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 135 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 136 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 137 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 138 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 139 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 140 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 141 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 142 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 143 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 144 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 145 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 146 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 147 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 148 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 149 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 150 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 151 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 152 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 153 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 154 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 155 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 156 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 157 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 158 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 159 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 160 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 161 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 162 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 163 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 164 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 165 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 166 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 167 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 168 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 169 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 170 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 171 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 172 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 173 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 174 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 175 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 176 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 177 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 178 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 179 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 180 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 181 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 182 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 183 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 184 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 185 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 186 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 187 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 188 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 189 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 190 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 191 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 192 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 193 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 194 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 195 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 196 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 197 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 198 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 199 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 200 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 201 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 202 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 203 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 204 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 205 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 206 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 207 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 208 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 209 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 210 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Moratoria - Adverse Scenario | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | 31/12/2022 | | | | | | | 31/12/2023 | | | | | | |
| Row Num | | (mln EUR, %) | 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 |
| 211 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | |
| 212 | | Central governments | | | | | | | | | | | | | | | | | | | | | |
| 213 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | |
| 214 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | |
| 215 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | |
| 216 | | International Organisations | | | | | | | | | | | | | | | | | | | | | |
| 217 | | Institutions | | | | | | | | | | | | | | | | | | | | | |
| 218 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 219 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 220 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 221 | | of which: SME | | | | | | | | | | | | | | | | | | | | | |
| 222 | | Secured by mortgages on immovable property | | | | | | | | | | | | | | | | | | | | | |
| 223 | | of which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 224 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | |
| 225 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | |
| 226 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | |
| 227 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | |
| 228 | | Equity | | | | | | | | | | | | | | | | | | | | | |
| 229 | | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| 230 | | Other exposures | | | | | | | | | | | | | | | | | | | | | |
| 231 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA

Nederlandse Waterschapsbank N.V.

| | | | 97 | 98 | 99 | 100 | 101 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 109 | 110 | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 121 | 122 | 123 | 124 | 125 | 126 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 1 | Nederlandse Waterschapsbank N.V. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 9 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 11 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 13 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 22 | NETHERLANDS | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 23 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 24 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 26 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 27 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 28 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 29 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 30 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 31 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 32 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 33 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 34 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 35 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 36 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 37 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 38 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 39 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 41 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 42 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 43 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 44 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 45 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 46 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 47 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 48 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 49 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 51 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 52 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 53 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 54 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 55 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 56 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 57 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 58 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 60 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 61 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 62 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 63 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 64 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 65 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 66 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 67 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 68 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 69 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 70 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 71 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 72 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 73 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 74 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 75 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 76 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 77 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 78 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 79 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 80 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 81 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 82 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 83 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 84 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 85 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 86 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 87 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 88 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 89 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 90 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 91 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 92 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 93 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 94 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 95 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 96 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 97 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 98 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 99 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 100 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 101 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 102 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 103 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 104 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 105 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA

Nederlandse Waterschapsbank N.V.

| | | | 97 | 98 | 99 | 100 | 101 | 102 | 103 | 104 | 105 | 106 | 107 | 108 | 109 | 110 | 111 | 112 | 113 | 114 | 115 | 116 | 117 | 118 | 119 | 120 | 121 | 122 | 123 | 124 | 125 | 126 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 106 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 107 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 108 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 109 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 110 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 111 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 112 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 113 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 114 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 115 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 116 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 117 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 118 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 119 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 120 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 121 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 122 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 123 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 124 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 125 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 126 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 127 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 128 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 129 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 130 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 131 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 132 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 133 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 134 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 135 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 136 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 137 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 138 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 139 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 140 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 141 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 142 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 143 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 144 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 145 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 146 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 147 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 148 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 149 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 150 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 151 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 152 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 153 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 154 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 155 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 156 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 157 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 158 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 159 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 160 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 161 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 162 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 163 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 164 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 165 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 166 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 167 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 168 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 169 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 170 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 171 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 172 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 173 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 174 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 175 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 176 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 177 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 178 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 179 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 180 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 181 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 182 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 183 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 184 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 185 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 186 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 187 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 188 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 189 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 190 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 191 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 192 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 193 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 194 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 195 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 196 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 197 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 198 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 199 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 200 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 201 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 202 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 203 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 204 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 205 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 206 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 207 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 208 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 209 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 210 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

| | | | Public guarantees - Adverse Scenario | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 31/12/2021 | | | | | | | | | | 31/12/2022 | | | | | | | | | | 31/12/2023 | | | | | | | | | |
| Row Num | | (mln EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | 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 |
| 211 | N.A. | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 212 | | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 213 | | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 214 | | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 215 | | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 216 | | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 217 | | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 218 | | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 219 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 220 | | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 221 | | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 222 | | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 223 | | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 224 | | Items associated with particularly high risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 225 | | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 226 | | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 227 | | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 228 | | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 229 | | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 230 | | Other exposures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 231 | | Standardised Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

# 2021 EU-wide Stress Test: Securitisations

Nederlandse Waterschapsbank N.V.

| Row Num | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|---|---|---|
| | | | Actual | Baseline Scenario | | | Adverse Scenario | | |
| | | (mln EUR) | 31/12/2020 | 31/12/2021 | 31/12/2022 | 31/12/2023 | 31/12/2021 | 31/12/2022 | 31/12/2023 |
| 1 | Exposure values | SEC-IRBA | 0 | | | | | | |
| 2 | | SEC-SA | 1,291 | | | | | | |
| 3 | | SEC-ERBA | 0 | | | | | | |
| 4 | | SEC-IAA | 0 | | | | | | |
| 5 | | **Total** | **1,291** | | | | | | |
| 6 | REA | SEC-IRBA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | | SEC-SA | 210 | 223 | 234 | 250 | 235 | 281 | 335 |
| 8 | | SEC-ERBA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9 | | SEC-IAA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | | Additional risk exposure amounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | | **Total** | **210** | **223** | **234** | **250** | **235** | **281** | **335** |
| 12 | **Impairments** | **Total banking book others than assessed at fair value** | | **0** | **0** | **0** | **0** | **0** | **0** |

# 2021 EU-wide Stress Test: Risk exposure amounts

Nederlandse Waterschapsbank N.V.

| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|---|---|
| | | Actual | Baseline scenario | | | Adverse scenario | | |
| RowNum | (mln EUR) | 31/12/2020 | 31/12/2021 | 31/12/2022 | 31/12/2023 | 31/12/2021 | 31/12/2022 | 31/12/2023 |
| 1 | Risk exposure amount for credit risk | 2,758 | 2,914 | 2,934 | 2,964 | 2,946 | 3,017 | 3,096 |
| 2 | Risk exposure amount for securitisations and re-securitisations | 210 | 223 | 234 | 250 | 235 | 281 | 335 |
| 3 | Risk exposure amount other credit risk | 2,548 | 2,690 | 2,700 | 2,714 | 2,711 | 2,736 | 2,761 |
| 4 | Risk exposure amount for market risk | 714 | 714 | 714 | 714 | 1,246 | 1,246 | 1,246 |
| 5 | Risk exposure amount for operational risk | 361 | 361 | 361 | 361 | 361 | 361 | 361 |
| 6 | Other risk exposure amounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | **Total risk exposure amount** | **3,833** | **3,989** | **4,009** | **4,039** | **4,553** | **4,624** | **4,703** |
| 8 | **Total Risk exposure amount (transitional)** | **3,833** | **3,989** | **4,009** | **4,039** | **4,553** | **4,624** | **4,703** |
| 9 | **Total Risk exposure amount (fully loaded)** | **3,833** | **3,989** | **4,009** | **4,039** | **4,553** | **4,624** | **4,703** |

# 2021 EU-wide Stress Test: Capital

Nederlandse Waterschapsbank N.V.

| RowNum | | | (mln EUR,%) | 1<br>IFRS 9 first implementation<br>01/01/2018 | 2<br>Actual<br>31/12/2020 | 3<br>Baseline Scenario<br>2021 | 4<br>Baseline Scenario<br>2022 | 5<br>Baseline Scenario<br>2023 | 6<br>Adverse Scenario<br>2021 | 7<br>Adverse Scenario<br>2022 | 8<br>Adverse Scenario<br>2023 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | | **A** | **OWN FUNDS** | | **2,049** | **2,086** | **2,129** | **2,166** | **2,059** | **2,087** | **2,100** |
| 2 | | **A.1** | **COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)** | | **1,729** | **1,765** | **1,808** | **1,846** | **1,739** | **1,766** | **1,779** |
| 3 | | **A.1.1** | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| 4 | | **A.1.1.1** | Of which: CET1 instruments subscribed by Government | | 7 | 7 | 7 | 7 | 7 | 7 | 7 |
| 5 | | **A.1.2** | Retained earnings | | 1,738 | 1,774 | 1,817 | 1,854 | 1,747 | 1,775 | 1,788 |
| 6 | | **A.1.3** | Accumulated other comprehensive income | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | | **A.1.3.1** | Arising from full revaluation, cash flow hedge and liquidity reserves | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | | **A.1.3.2** | OCI Impact of defined benefit pension plans [gain or (-) loss] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9 | | **A.1.3.3** | Other OCI contributions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | | **A.1.4** | Other Reserves | | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 11 | | **A.1.5** | Funds for general banking risk | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | | **A.1.6** | Minority interest given recognition in CET1 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 | | **A.1.7** | Adjustments to CET1 due to prudential filters | | -6 | -5 | -5 | -5 | -5 | -5 | -5 |
| 14 | | **A.1.7.1** | (-) Value adjustments due to the requirements for prudent valuation (AVA) | | -5 | -5 | -5 | -5 | -5 | -5 | -5 |
| 15 | | **A.1.7.2** | Cash flow hedge reserve | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 16 | | **A.1.7.3** | Other adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17 | | **A.1.8** | (-) Intangible assets (including Goodwill) | | -6 | -6 | -6 | -6 | -6 | -6 | -6 |
| 18 | | **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 |
| 19 | | **A.1.10** | (-) IRB shortfall of credit risk adjustments to expected losses | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | | **A.1.11** | (-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar") | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | | **A.1.12** | (-) Defined benefit pension fund assets | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | | **A.1.13** | (-) Reciprocal cross holdings in CET1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 23 | | **A.1.14** | (-) Excess deduction from AT1 items over AT1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 24 | | **A.1.15** | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | | **A.1.15.1** | Of which: from securitisation positions (-) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | | **A.1.16** | (-) 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 |
| 27 | | **A.1.17** | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | | **A.1.18** | (-) CET1 instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 29 | | **A.1.19** | (-) Amount exceeding the 17.65% threshold | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | **OWN FUNDS** | **A.1.20** | (-) Additional deductions of CET1 Capital due to Article 3 CRR | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 31 | | **A.1.21** | CET1 capital elements or deductions - other | | -5 | -5 | -5 | -5 | -5 | -5 | -5 |
| 32 | | **A.1.22** | Amount subject to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 33 | | **A.1.22.1** | 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 |
| 34 | | **A.1.22.2** | 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 |
| 35 | | **A.1.22.3** | 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 |
| 36 | | **A.1.22.4** | 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 |
| 37 | | **A.1.22.4.1** | Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part") | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 38 | | **A.1.23** | Transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 39 | | **A.1.23.1** | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 40 | | **A.1.23.2** | Transitional adjustments due to additional minority interests (+/-) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 41 | | **A.1.23.3** | Adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 42 | | **A.1.23.3.1** | From the increased IFRS 9 ECL provisions net of EL | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | | **A.1.23.3.2** | From the amount of DTAs that is deducted from CET1 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | | **A.1.23.4** | Other transitional adjustments to CET1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 45 | | **A.1.23.4.1** | Of which: due to DTAs that rely on future profitability and do not arise from temporary differences | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 46 | | **A.1.23.4.2** | 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 |
| 47 | | **A.1.23.4.3** | 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 |
| 48 | | **A.2** | **ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)** | | **321** | **321** | **321** | **321** | **321** | **321** | **321** |
| 49 | | **A.2.1** | Additional Tier 1 Capital instruments | | 321 | 321 | 321 | 321 | 321 | 321 | 321 |
| 50 | | **A.2.2** | (-) Excess deduction from T2 items over T2 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 51 | | **A.2.3** | Other Additional Tier 1 Capital components and deductions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 52 | | **A.2.4** | Additional Tier 1 transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 53 | | **A.2.4.1** | Of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 54 | | **A.3** | **TIER 1 CAPITAL (net of deductions and after transitional adjustments)** | | **2,049** | **2,086** | **2,129** | **2,166** | **2,059** | **2,087** | **2,100** |
| 55 | | **A.4** | **TIER 2 CAPITAL (net of deductions and after transitional adjustments)** | | **0** | **0** | **0** | **0** | **0** | **0** | **0** |
| 56 | | **A.4.1** | Tier 2 Capital instruments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 57 | | **A.4.2** | Other Tier 2 Capital components and deductions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 58 | | **A.4.3** | Tier 2 transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 59 | | **A.4.3.1** | Of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 60 | | **A.5** | **Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2** | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

# 2021 EU-wide Stress Test: Capital

Nederlandse Waterschapsbank N.V.

| RowNum | | | (mln EUR,%) | 1<br>IFRS 9 first implementation<br>01/01/2018 | 2<br>Actual<br>31/12/2020 | 3<br>Baseline Scenario<br>2021 | 4<br>Baseline Scenario<br>2022 | 5<br>Baseline Scenario<br>2023 | 6<br>Adverse Scenario<br>2021 | 7<br>Adverse Scenario<br>2022 | 8<br>Adverse Scenario<br>2023 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 61 | TOTAL RISK EXPOSURE AMOUNT | B | TOTAL RISK EXPOSURE AMOUNT | | 3,833 | 3,989 | 4,009 | 4,039 | 4,553 | 4,624 | 4,703 |
| 62 | | B.1 | Of which: Transitional adjustments included | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 63 | | B.2 | Adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 64 | CAPITAL RATIOS (%) Transitional period | C.1 | Common Equity Tier 1 Capital ratio | | 45.10% | 44.26% | 45.11% | 45.70% | 38.19% | 38.20% | 37.83% |
| 65 | | C.2 | Tier 1 Capital ratio | | 53.47% | 52.29% | 53.10% | 53.63% | 45.23% | 45.13% | 44.64% |
| 66 | | C.3 | Total Capital ratio | | 53.47% | 52.29% | 53.10% | 53.63% | 45.23% | 45.13% | 44.64% |
| 67 | Fully loaded CAPITAL | D.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | | 1,729 | 1,765 | 1,808 | 1,846 | 1,739 | 1,766 | 1,779 |
| 68 | | D.2 | TIER 1 CAPITAL (fully loaded) | | 2,049 | 2,086 | 2,129 | 2,166 | 2,059 | 2,087 | 2,100 |
| 69 | | D.3 | TOTAL CAPITAL (fully loaded) | | 2,049 | 2,086 | 2,129 | 2,166 | 2,059 | 2,087 | 2,100 |
| 70 | CAPITAL RATIOS (%) Fully loaded | E.1 | Common Equity Tier 1 Capital ratio | | 45.10% | 44.26% | 45.11% | 45.70% | 38.19% | 38.20% | 37.83% |
| 71 | | E.2 | Tier 1 Capital ratio | | 53.47% | 52.29% | 53.10% | 53.63% | 45.23% | 45.13% | 44.64% |
| 72 | | E.3 | Total Capital ratio | | 53.47% | 52.29% | 53.10% | 53.63% | 45.23% | 45.13% | 44.64% |
| 73 | Memorandum items | F | Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 74 | | G | Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 75 | | G.1 | Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 76 | | H.1 | Total leverage ratio exposures (transitional) | | 84,417 | 84,417 | 84,417 | 84,417 | 84,417 | 84,417 | 84,417 |
| 77 | | H.2 | Total leverage ratio exposures (fully loaded) | | 84,417 | 84,417 | 84,417 | 84,417 | 84,417 | 84,417 | 84,417 |
| 78 | | H.3 | Leverage ratio (transitional) | | 2.43% | 2.47% | 2.52% | 2.57% | 2.44% | 2.47% | 2.49% |
| 79 | | H.4 | Leverage ratio (fully loaded) | | 2.43% | 2.47% | 2.52% | 2.57% | 2.44% | 2.47% | 2.49% |
| 80 | Transitional combined buffer requirements (%) | P.1 | Capital conservation buffer | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| 81 | | P.2 | Countercyclical capital buffer | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 82 | | P.3 | O-SII buffer | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 83 | | P.4 | G-SII buffer | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 84 | | P.5 | Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 85 | | P.5.1 | Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 86 | | P.6 | Combined buffer | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| 87 | Pillar 2 (%) | R.1 | Pillar 2 capital requirement | | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% |
| 88 | | R.1.1 | Of which: CET1 | | 1.27% | 1.27% | 1.27% | 1.27% | 1.27% | 1.27% | 1.27% |
| 89 | | R.2 | Total SREP capital requirement<br>(applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03) | | 10.25% | 10.25% | 10.25% | 10.25% | 10.25% | 10.25% | 10.25% |
| 90 | | R.2.1 | Of which: CET1 | | 5.77% | 5.77% | 5.77% | 5.77% | 5.77% | 5.77% | 5.77% |
| 91 | | R.3 | Overall capital requirement<br>(applicable requirement under the baseline scenario according to EBA/GL/2018/03) | | 12.75% | 12.75% | 12.75% | 12.75% | 12.75% | 12.75% | 12.75% |
| 92 | | R.3.1 | Of which: CET1<br>(relevant input for maximum distributable amount calculation according to Art 141 CRD) | | 8.27% | 8.27% | 8.27% | 8.27% | 8.27% | 8.27% | 8.27% |

# 2021 EU-wide Stress Test: P&L

Nederlandse Waterschapsbank N.V.

| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|---|---|
| | | Actual | Baseline scenario | | | Adverse scenario | | |
| RowNum | (mln EUR) | 31/12/2020 | 31/12/2021 | 31/12/2022 | 31/12/2023 | 31/12/2021 | 31/12/2022 | 31/12/2023 |
| 1 | **Net interest income** | 243 | 257 | 229 | 214 | 242 | 193 | 148 |
| 2 | Interest income | 3,148 | 2,431 | 2,271 | 2,153 | 2,415 | 2,225 | 2,076 |
| 3 | Interest expense | -2,905 | -2,174 | -2,042 | -1,939 | -2,171 | -2,030 | -1,926 |
| 4 | **Dividend income** | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | **Net fee and commission income** | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | **Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities** | 0 | 0 | 0 | 0 | -7 | 0 | 0 |
| 7 | **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** | | | | | 0 | | |
| 8 | **Other operating income not listed above, net** | -56 | -40 | -42 | -44 | -77 | -42 | -44 |
| 9 | **Total operating income, net** | 187 | 217 | 187 | 170 | 159 | 151 | 103 |
| 10 | **Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss** | 0 | -61 | -7 | -7 | -82 | -16 | -14 |
| 11 | **Other income and expenses not listed above, net** | -33 | -70 | -78 | -74 | -54 | -70 | -59 |
| 12 | **Profit or (-) loss before tax from continuing operations** | 155 | 86 | 103 | 89 | 23 | 66 | 30 |
| 13 | **Tax expenses or (-) income related to profit or loss from continuing operations** | -74 | -26 | -31 | -27 | -7 | -20 | -9 |
| 14 | **Profit or (-) loss after tax from discontinued operations** | 0 | | | | | | |
| 15 | **Profit or (-) loss for the year** | **81** | **60** | **72** | **62** | **16** | **46** | **21** |
| 16 | **Amount of dividends paid and minority interests after MDA-related adjustments** | 45 | 24 | 29 | 25 | 6 | 18 | 8 |
| 17 | **Attributable to owners of the parent net of estimated dividends** | 36 | 36 | 43 | 37 | 10 | 28 | 13 |
| 18 | Memo row: Impact of one-off adjustments | | 0 | 0 | 0 | 0 | 0 | 0 |
| 19 | Total post-tax MDA-related adjustment | | 0 | 0 | 0 | 0 | 0 | 0 |

# 2021 EU-wide Stress Test

## Major capital measures and realised losses

Nederlandse Waterschapsbank N.V.

| RowNum | Issuance of CET 1 Instruments 01 January to 31 March 2021 | (mln EUR) 1<br>Impact on Common Equity Tier 1 |
|---|---|---|
| 1 | Raising of capital instruments eligible as CET1 capital (+) | 0 |
| 2 | Repayment of CET1 capital, buybacks (-) | 0 |
| 3 | Conversion to CET1 of hybrid instruments (+) | 0 |

| RowNum | Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021 | Impact on Additional Tier 1 and Tier 2 |
|---|---|---|
| 4 | 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 |
| 5 | 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 |

| RowNum | Realised losses 01 January to 31 March 2021 | |
|---|---|---|
| 6 | Realised fines/litigation costs (net of provisions) (-) | 0 |
| 7 | Other material losses and provisions (-) | 0 |