

## **2018 EU-wide Stress Test**

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



#### 2018 EU-wide Stress Test: Summary

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	432		397	397	410	385	358	310
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	76		0	0	0	-867	0	0
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	7		-27	-17	-14	-67	-70	-71
Profit or (-) loss for the year	393		187	195	206	-222	123	89
Coverage ratio: non-performing exposure (%)	60.08%	53.49%	28.16%	23.37%	21.39%	27.95%	23.33%	21.52%
Common Equity Tier 1 capital	3,533	3,442	3,583	3,692	3,809	2,770	2,905	2,955
Total Risk exposure amount (all transitional adjustments included)	11,641	11,685	11,829	11,885	11,936	12,595	12,928	13,229
Common Equity Tier 1 ratio, %	30.35%	29.45%	30.29%	31.07%	31.92%	21.99%	22.47%	22.33%
Fully loaded Common Equity Tier 1 ratio, %	30.80%	29.76%	30.29%	31.07%	31.92%	21.99%	22.47%	22.33%
Tier 1 capital	4,266	4,174	4,316	4,425	4,542	3,503	3,639	3,688
Total leverage ratio exposures	122,192	122,055	122,055	122,055	122,055	122,055	122,055	122,055
Leverage ratio, %	3.49%	3.42%	3.54%	3.63%	3.72%	2.87%	2.98%	3.02%
Fully loaded leverage ratio, %	3.53%	3.45%	3.53%	3.62%	3.72%	2.87%	2.98%	3.02%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>&</sup>lt;sup>1</sup> Conversions not considered for CET1 computation

<sup>&</sup>lt;sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	Fil	RB	A-	IRB	F-IF	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	(mln EUR, %)	Non-deraulted	Deraulted	Non-deraulted	Deraulted	Non-derauited	Deraulted	Non-deraulted	Deraulted				A contract of	
	Central banks and central governments	0		0			0	0	0		0 0	(	o (	o -
	Institutions	0	i	0		0	0	0	0		0 0	(	J (	j -
	Corporates	0	(	0		0	0	0	0		0 0	(	) (	J -
	Corporates - Of Which: Specialised Lending	0	(	0		0	0	0	0	1	0 0	(	) (	- ر
	Corporates - Of Which: SME	0	(	0		0	0	0	0		0 0	(	) (	) -
	Retail	0	(	0	(	0	0	0	0	1	0 0	(	) C	J -
	Retail - Secured on real estate property	0	(	0		0	0	0	0		0 0	(	) (	) -
N.V. Bank Nederlandse	Retail - Secured on real estate property - Of Which: SME	0	(	0		0	0	0	0		0 0	(	) (	) -
	Retail - Secured on real estate property - Of Which: non-SME	0	(	0	(	0	0	0	0	1	0 0	(	) C	J -
Gemeenten	Retail - Qualifying Revolving	0	(	0	(	0	0	0	0	1	0 0	(	) C	J -
	Retail - Other Retail	0	(	0	(	0	0	0	0	1	0 0	(	) C	J -
	Retail - Other Retail - Of Which: SME	0	(	0	(	0	0	0	0	1	0 0	(	) C	J -
	Retail - Other Retail - Of Which: non-SME	0		0		0	0	0	0		0 0	- (	) (	J -
	Equity										0 0	(	) C	J -
	Securitisation													
	Other non-credit obligation assets										0 0	(	) C	j -
	IRB TOTAL	0		0	0	0	0	0	0		0			J-

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate 31/12/20						
			Exposur	e values		1	Risk expo	osure amounts			T		T	
		A-I	RB	F-I	RB	A-II	RB	F-IF	RB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments	0	0	0	-	0	(	0	0		0	-	) (	-
	Institutions	0		0	-	0	(	0	0		0	-	) (	-
	Corporates	0		0	-	0	(	0	0		0	-	) (	-
	Corporates - Of Which: Specialised Lending	0		0	-	0	(	0	0		0	-	) (	-
	Corporates - Of Which: SME	0		0	-	0	(	0	0		0	-	) (	-
	Retail	0		0	-	0	(	0	0		0	-	) (	-
	Retail - Secured on real estate property	0	(	0		0	(	0	0		0		) (	-
	Retail - Secured on real estate property - Of Which: SME	0	) (	0		0	0	0	0		0		0	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	0	0	0		0	(	0	0	_	0	_	) (	-
	Retail - Qualifying Revolving	0		0	-	0	(	0	0		0	-	) (	-
	Retail - Other Retail		(	0		0	- (	0	0		0		) (	-
	Retail - Other Retail - Of Which: SME		(	0		0	- (	0	0		0		) (	-
	Retail - Other Retail - Of Which: non-SME	0	(	0		0	(	0	0		0		) (	-
	Equity										0		) (	-
	Securitisation													
	Other non-credit obligation assets										0		) (	-
	TOP TOTAL		1				_	1 0						1-

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-I	IRB	A-1	RB	F-IR	:B	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
_	(mln EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F:	IRB	A-I	RB	F-IF	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	IRB	A-:	IRB	F-IR	:B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	(mln EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate	d					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-	IRB	F-II	В	Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-1	RB	F-IR		Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)	Norrderaulted	Deraulteu	Norrueraulteu	Deraulteu	Norruerauiteu	Deraulteu	Norruerauiteu	Delaulteu					
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposu	re values			Risk expo	sure amounts						
		A-I	RB	F:	IRB	A-I	RB	F-IF	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	Fil	IRB	A-1	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		N.V. Bank	Nederland	se Gemeer	nten									
								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-I	IRB	A-I	RB	F-IR	:B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
										exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					CAPOSUICS
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
10 11 10 11 10 11	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-1	RB	F-	IRB	A-:	IRB	F-IR	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments		0 0		0		(	0	0	0	-	0	0			-
	Institutions		0 0	) (	0		(	0	0	0	-	0	0	(	(	-
	Corporates		0 0	) (	0		(	0	0	0	-	0	0	(	(	-
	Corporates - Of Which: Specialised Lending		0 0		0	-	(	0	0	0	-	0	0	0	(	-
	Corporates - Of Which: SME		0 0		0	-	(	0	0	0	-	0	0	0	(	-
	Retail		0 0		0		(	0	0	0	-	0	0	0		-
	Retail - Secured on real estate property		0 0	) (	0		(	0	0	0	-	0	0	(	(	-
N.V. Bank Nederlandse	Retail - Secured on real estate property - Of Which: SME		0 0	) (	0		(	0	0	0	-	0	0	(	(	-
	Retail - Secured on real estate property - Of Which: non-SME		0 0		0	-	(	0	0	0	-	0	0	0	(	-
Gemeenten	Retail - Qualifying Revolving		0 0		0	-	(	0	0	0	-	0	0	0	(	-
	Retail - Other Retail		0 0		0	-	(	0	0	0	-	0	0	0	(	-
	Retail - Other Retail - Of Which: SME		0 0		0	-	(	0	0	0	-	0	0	0	(	-
	Retail - Other Retail - Of Which: non-SME		0 0		0			0	0	0	-	0	0	(		-
	Equity		0 0	(	0	-	(	0	0	0	-	0	0	(	(	-
	Securitisation															
	Other non-credit obligation assets		0 0		0		(	0	0	0		0	0	(		-
	IRB TOTAL		0		0	-		0	0	0		0	0		0	-

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		0 0	0	) (	-		0	0	0	-		0 0	0	(	) -
	Institutions		0 0	0	) (	-		0	0	0	-		0 0	0	(	) -
	Corporates		0 0	0	) (	-		0	0	0	-		0 0	0	(	) -
	Corporates - Of Which: Specialised Lending		0 (	0	) (	-	(	0	0	) (	-		0 0	0	(	J -
	Corporates - Of Which: SME		0 (	)	) (	-	(	0	C	0	-		0 0	0	(	j -
	Retail		0 (	)	) (	-	(	0	C	0	-		0 0	0	(	j -
	Retail - Secured on real estate property		0 (	)	) (	-	(	0	C	0	-		0 0	0	(	j -
	Retail - Secured on real estate property - Of Which: SME		0 (	0	) (	-	(	0	0	0	-		0 0	0	(	J -
Netherlands	Retail - Secured on real estate property - Of Which: non-SME		0 (	0	) (	-		0	0	0	-		0 0	0	(	J -
	Retail - Qualifying Revolving		0 0	0	) (	-		0	0	0	-		0 0	0	(	) -
	Retail - Other Retail		0 (	)	) (	-	(	0	C	0	-		0 0	0	(	j -
	Retail - Other Retail - Of Which: SME		0 (	)	) (	-	(	0	C	0	-		0 0	0	(	j -
	Retail - Other Retail - Of Which: non-SME		0 (	)	) (	-	(	0	C	0	-		0 0	0	(	j -
	Equity		0 (	0	) (	-		0	0	0	-		0 0	0	(	J -
	Securitisation															
	Other non-credit obligation assets		0 (	0	) (	-		0	0	0	-		0 0	0	(	J -
	IRB TOTAL		0 (	) (	) (	-	0	0	0	0	-		0	0		<i>i</i> -

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IPR TOTAL										1					

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scena	rio						
				31/12/2018					31/12/20:	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	non performing	Coverage Ratio · Non performing exposures¹
	Central banks and central governments															
	Institutions															
ĺ	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															4
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															/

Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															A CONTRACTOR OF THE PARTY OF TH

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments															1
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018	3				31/12/20:	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		N.V. Bank	veuei lai lus	e Gemeer	ICII				Baseline Scen	ario						
				31/12/2018					31/12/20					31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments															4
	Institutions															4
	Corporates															4
	Corporates - Of Which: Specialised Lending															4
	Corporates - Of Which: SME															4
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



N.V. Bank Nederlandse Gemeenten

								Α	dverse Scenari	io						
				31/12/20	18				31/12/2019	•				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	C	0	0	0	-	(	0	0	0		0	0	0	0	-
	Institutions	C	0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Corporates	0	0	0	0	-	(	0	0	0		0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	(	0	0	0		0	0	0	0	-
	Corporates - Of Which: SME	C	0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Retail	C	0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	C	0	0	0	-	(	0	0	0	-	0	0	0	0	-
N.V. Bank Nederlandse	Retail - Secured on real estate property - Of Which: SME	C	0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	C	0	0	0	-	(	0	0	0	-	0	0	0	0	-
Gemeenten	Retail - Qualifying Revolving	C	0	0	0	-	(	0	0	0		0	0	0	0	-
	Retail - Other Retail	C	0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	C	0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	C	0	0	0	-	(	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	-	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	C	0	0	0	-	(	0	0	0		0	0	0	0	-
	IRB TOTAL	0	0	0	0	-		0	0	0	-	0	0	0	0	-

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments		0 0		0		0	0	0		-	0	0	0	0	-
	Institutions		0 0		0	-	0	0	0	0	-	0	0	0	0	
	Corporates		0 0		0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: Specialised Lending		0 0		0		0	0	0		-	0	0	0	0	-
	Corporates - Of Which: SME		0 0		0	-	0	0	0	0	-	0	0	0	0	
	Retail		0 0	(	0	-	0	0	0	0	-	0	0	0	0	<i>i</i> -
	Retail - Secured on real estate property		0 0	C	0	-	0	0	0	C	-	0	0	0	0	л
	Retail - Secured on real estate property - Of Which: SME		0 0		0	-	0	0	0	C	-	0	0	0	0	/-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME		0 0	(	0	-	0	0	0	C	-	0	0	0	0	, -
	Retail - Qualifying Revolving		0 0		0	-	0	0	0		-	0	0	0	0	) -
	Retail - Other Retail		0 0	(	0	-	0	0	0		-	0	0	0	0	
	Retail - Other Retail - Of Which: SME		0 0	(	0	-	0	0	0		-	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME		0 0	(	0	-	0	0	0		-	0	0	0	0	1-
	Equity		0 0	(	0	-	0	0	0	C	-	0	0	0	0	<u> </u>
	Securitisation															
	Other non-credit obligation assets		0 0	(	0	-	0	0	0	0	-	0	0	0	0	1
	IRB TOTAL		0	0	0	I-	0	0	0	0	-	0	0	0	0	/ -

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
1407 (	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions			1					1							
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															<b></b>
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



								A	dverse Scenar							
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

								A	dverse Scenari	0						
				31/12/20	18				31/12/2019	)				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	46,422	0	0	0	47,171	0	0	0	0.0%
	Regional governments or local authorities	35,335	0	101	0	35,226	0	2	0	0.0%
	Public sector entities	1,456	0	291	0	1,406	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	29	0	604	0	29	0	0	0	0.0%
	Corporates	6,018	33		14	6,635	35	54	19	53.7%
	of which: SME	342	7	504	4	349	10	16	3	29.6%
N.V. Bank Nederlandse	Retail	0	- 0	0	0	0	0	0	- 0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
Gemeenten	Secured by mortgages on immovable property	45	0	45	0	45	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0% 0.0%
	Items associated with particularly high risk	143	U	135	U	71	U	U	U	0.0%
	Covered bonds	143	U		U	/1	U	U	U	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	30	0	0	U	0	0	0.0%
	Collective investments undertakings (CIU)	U	0	30 47	0	0	0	0	0	0.0%
	Equity			4/		U	U	0	U	0.0%
	Securitisation			35		11.685				0.0%
	Other exposures	404.464		25	- 0		0	- 0	- 0	
	Standardised Total	101,464	33	8,371	14	102,268	35	56	19	53.5%

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	46,312	0	0	0	46,404	0	0	0	0.0%
	Regional governments or local authorities	34,922	0	0	0	34,836	0	0	0	0.0%
	Public sector entities	1,406	0	291	0	1,406	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	29	0	33	0	26	0	0	0	0.0%
	Corporates	5,697	33		14	6,019	35	48	19	53.7%
	of which: SME	342	7	504	4	349	10	16	3	29.6%
	Retail	0	0	0	0	0	0	0	0	0.0%
Netherlands	of which: SME	0	0	0	0	0	0	0	0	0.0%
Neurenanus	Secured by mortgages on immovable property	45	0	45	0	45	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	58	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					11,685	0	0	0	0.0%
	Standardised Total	100,426	33	6,558	14	100,422	35	49	19	53.5%

Standardised Total

Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Rat Non perform exposures:
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									



N.V. Bank Nederlandse Gemeenten

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IV.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
í	Standardised Total									

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IV.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									



		N.V. Bank I	Nederland	se Gemee	nten					
						Restated				
		Exposure values Risk exposure amounts Non-defaulted Defaulted Non-defaulted Defaulted Exposure1  Non-defaulted Defaulted Non-defaulted Defaulted Exposure1  Step provided Exposure Step Performing Exposure1  Step provided Exposure Step Performing E								
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted		performing	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IN.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				06.11.1	
	(min EUR, %6)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
Ν.Δ.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	e values	Risk exposu	re amounts				Of which:	
	(min EUR, %6)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IV.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



		N.V. Bank	Nederland	lse Gemee	nten					
						Restated				
		31/12/2017  Exposure values Risk exposure amounts  Performing Non Stor								
		Exposure	values	Restated 31/12/2017  Risk exposure amounts  Performing Performing Performing			Of which:			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted		performing	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)								exposures	
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



N.V. Bank Nederlandse Gemeenten

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	47,166	4	17	2	40.0%	47,162	8	19	3	40.0%	47,158	13	22	5	40.0%
	Regional governments or local authorities	35,188	38	2	0	1.0%	35,150	76	3	1	1.0%	35,112	114	3	1	0.9%
	Public sector entities	1,405	1	1	0	33.8%	1,404	2	2	1	33.6%	1,403	3	2	1	33.6%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 0.0% 35.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	29	0	0	0	35.0%	29	0	0	0	35.0%	29	0	0	0	35.0%
	Corporates	6,606	63	62	27	43.4%	6,578	92	74	36	39.4%	6,550	120	83	45	37.4% 32.9%
	of which: SME	344	16	18	5	31.5%	338	21	20	7	32.4%	333	26	22	9	32.9%
NIV Dank Nadaylandaa	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
N.V. Bank Nederlandse	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Gemeenten	Secured by mortgages on immovable property	45	0	0	0	35.0%	45	0	0	0	35.0%	45	0	0	0	35.0% 0.0%
Ochicchten	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	71	0	0	0	35.0%	71	0	0	0	35.0%	71	0	0	0	35.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	11,682	4	1	1	33.9%	11,678	7	3	2	34.4%	11,675	11	4	4	34.6% <b>21.4%</b>
	Standardised Total	102,193	110	83	31	28.2%	102,117	186	100	43	23.4%	102,042	261	114	56	21.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	•						
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	46,40	) 4	17	2	40.0%	46,396	8	19	3	40.0%	46,391	13	22	5	40.0
	Regional governments or local authorities	34,80	36		0	0.0%	34,764	72		0	0.0%	34,728	108	0	C	0.0
	Public sector entities	1,40	5 1	1	. 0	33.8%	1,404	2	2	1	33.6%	1,403	3	2	1	33.6
	Multilateral Development Banks		0		0	0.0%	0	0		0	0.0%	0	0	0		0.0
	International Organisations		0		0	0.0%	0	0		0	0.0%	0	0	0	C	0.0
	Institutions	2!	5 0		0	35.0%	25	0	(	0	35.0%	25	0	0		35.0
	Corporates	5,99	4 60	56	26	43.7%	5,968	86	66	34	39.6%	5,943	111	74	41	37.4
	of which: SME	34	4 16	18	5	31.5%	338	21	20	7	32.4%	333	26	22	9	32.9
	Retail		0		0	0.0%	0	0		0	0.0%	0	0	0	C	0.0
Netherlands	of which: SME		0		0	0.0%	0	0	(	0	0.0%	0	0	0		0.0
Metricilarius	Secured by mortgages on immovable property	4!	5 0	0	0	35.0%	45	0	0	0	35.0%	45	0	0	0	35.09
	of which: SME		0		0	0.0%	0	0	(	0	0.0%	0	0	0		0.0
	Items associated with particularly high risk		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Covered bonds		0		0	0.0%	0	0	(	0	0.0%	0	0	0		0.0
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)		0		0	0.0%	0	0		0	0.0%	0	0	0		0.09
	Equity		0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	C	0.09
	Securitisation															
	Other exposures	11,683		1	. 1	33.9%	11,678		3	2	34.4%			4	. 4	34.69
	Standardized Total	100 353	105	74	. 29	28 1%	100 281	176	90	40	23.0%	100 211	246	102	51	20.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenari	0						
				31/12/201	8				31/12/2019	)				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															



								В	aseline Scenario	)						
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
<u> </u>	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018	:				31/12/2019	1				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

 $<sup>^{\</sup>rm 1}$  Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	)						
				31/12/2018	;				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		N.V. Ban	k Nederla	ndse Gem												
								В	aseline Scenario							
				31/12/201	8				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation			<b>-</b>	1											
	Other exposures			<b>-</b>	1											
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	0						
				31/12/201	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardicad Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		N.V. Ban	k Nederla													
								В	aseline Scenario							
				31/12/2018	:				31/12/2019					31/12/202	•	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ba	seline Scenario							
				31/12/2018					31/12/2019					31/12/202	)	
	(d. D. M.)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)				exposures					exposures					exposures	
	Central governments or central banks															-
	Regional governments or local authorities															-
	Public sector entities															-
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															



N.V. Bank Nederlandse Gemeenten

										•						
									Adverse Scena	ario						
				31/12/201	8				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	47,166	4	20	2	40.0%	47,161	9	40	4	40.0%	47,156	15	56	6	40.0%
	Regional governments or local authorities	35,179	48	5	0	1.0%	35,105	121	6	1	0.9%		220	7	2	0.9%
	Public sector entities	1,405	1	1	0	38.8%	1,403	3	2	1	38.9%		5	3	2	38.9%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Institutions	29	0	0	0	40.3%	29	0	0	0	40.3%	28	1	0	0	40.3%
	Corporates	6,597	72	90	32	44.2%	6,533	136	126	56	40.8%		221	182	87	39.5%
	of which: SME	342	17	27	6	34.1%	330	30	34	11	36.6%		45	42	17	37.8%
NIV Dank Nadadanda	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
N.V. Bank Nederlandse	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
Gemeenten	Secured by mortgages on immovable property	45	0	0	0	40.3%	45	0	0	0	40.3%	45	1	0	0	40.3%
Geneenten	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	71	0	0	0	40.3%	71	0	0	0	40.3%		0	0	0	40.3%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	11,682	4	2	1	39.0%	11,678	7	3	3	39.6%	11,675	11	4	4	39.8%
	Standardised Total	102,174	129	117	36	27.9%	102,025	278	178	65	23.3%	101,830	473	254	102	21.5%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	46,400		20	2	40.0%	46,395		39	4	40.0%	46,390	15	56	6	40.0%
	Regional governments or local authorities	34,791	45	0	0	0.0%	34,722	115	0	0	0.0%	34,628	208	0	0	0.0%
	Public sector entities	1,405	1	1	0	38.8%	1,403	3	2	1	38.9%	1,401	5	3	2	38.9% 0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	25		0	0	40.3%	25		0	0	40.3%	25	1	0	0	40.3%
	Corporates	5,985	68	83		44.6%	5,928			52	41.1%	5,854		164	79	39.6% 37.8%
	of which: SME	342	17	27	6	34.1%	330	30	34	11	36.6%	315	45	42	17	37.8%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Netherlands	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
recticitatios	Secured by mortgages on immovable property	45	0	0	0	40.3%	45	0	0	0	40.3%	45	1	0	0	40.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	11,682		2	1	39.0%	11,678	7	3	3	39.6%	11,675	11	4	4	39.8%
	Chandandiand Takel	100 224	122	105	24	27 99/-	100 107	260	162	EO	22.00/-	100 019	420	220	02	20.00/

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															



									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
NI A	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	19				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IV.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

 $<sup>^{\</sup>rm 1}$  Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Adverse Scen	ario						
				31/12/20:	18			31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks														
	Regional governments or local authorities														
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail														
N.A.	of which: SME														
N.A.	Secured by mortgages on immovable property														
	of which: SME														
	Items associated with particularly high risk														
	Covered bonds														
	Claims on institutions and corporates with a ST credit assessment														
	Collective investments undertakings (CIU)														
	Equity														
	Securitisation														
	Other exposures													1	
	Standardised Total														

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



MMWIIII I A		iv.v. Bar	nk Nederla	anuse Ge	emeente	1			Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															<u> </u>
	Retail															<u> </u>
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															i
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															<u> </u>
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IX.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardiced Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		N V Bar	nk Nederla	andse G	meente	n			_							
		III.V. Bai	iic recaciic	ariase o	ziricciicc				Adverse Scen	ario						
				31/12/20	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															l
	Corporates															l
	of which: SME															l
	Retail															l
N.A.	of which: SME															l
N.A.	Secured by mortgages on immovable property															l
	of which: SME															l
	Items associated with particularly high risk															l
	Covered bonds															l
	Claims on institutions and corporates with a ST credit assessment															l
	Collective investments undertakings (CIU)															l
	Equity															l
	Securitisation															
	Other exposures															
	Standardised Total															

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Irom non	Non performing
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

<sup>&</sup>lt;sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



#### **2018 EU-wide Stress Test: Securitisations**

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		3,441	3,428						
Exposure values	IRB		0	0						
	Total		3,441	3,428						
	STA		1,095	1,139	1,281	1,336	1,384	1,611	1,941	2,237
REA	IRB		0	0	0	0	0	0	0	0
	Total		1,095	1,139	1,281	1,336	1,384	1,611	1,941	2,237
Impairments	Total	Total banking book others than assessed at fair value	0	3	0	0	0	5	8	-7



## 2018 EU-wide Stress Test: Risk exposure amounts N.V. Bank Nederlandse Gemeenten

	Actual	Restated		Baseline scenario		A	dverse scenario	
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	9,480	9,524	9,668	9,724	9,775	10,133	10,466	10,767
Risk exposure amount for securitisations and re-securitisations	1,095	1,139	1,281	1,336	1,384	1,611	1,941	2,237
Risk exposure amount other credit risk	8,385	8,385	8,387	8,389	8,390	8,522	8,526	8,530
Risk exposure amount for market risk	1,210	1,210	1,210	1,210	1,210	1,511	1,511	1,511
Risk exposure amount for operational risk	951	951	951	951	951	951	951	951
Other risk exposure amounts	0	0	0	0	0	0	0	0
Total risk exposure amount	11,641	11,685	11,829	11,885	11,936	12,595	12,928	13,229

#### 2018 EU-wide Stress Test: Capital

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	4,266	4,174	4,316	4,425	4,542	3,503	3,639	3,688
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,533	3,442	3,583	3,692	3,809	2,770	2,905	2,955
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	146	146	146	146	146	146	146	146
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	3,220	3,193	3,298	3,408	3,525	2,952	3,017	3,061
	A.1.3	Accumulated other comprehensive income	463	210	210	210	210	-126	-126	-126
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	461	209	209	209	209	-127	-127	-127
	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	0	0	0	0	0	0	0	0
	A.1.3.3	Other OCI contributions	1	1	1	1	1	1	1	1
	A.1.4	Other Reserves	0	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-216	-42	-42	-42	-42	-42	-42	-42
	A.1.8	(-) Intangible assets (including Goodwill)	-2	-2	-2	-2	-2	-2	-2	-2
	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	-76	-5	0
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-25	-27	-27	-27	-27	-27	-27	-27
	A.1.14.1	Of which: from securitisation positions (-)	-25	-27	-27	-27	-27	-27	-27	-27
	A.1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	-54	-54	-54
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-92						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	-51	-36	0	0	0	0	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital  Of which: due to DTAs that rely on future profitability and do not arise from temporary	-51	-36	0	0	0	0	0	0
	A.1.22.4.1	differences	0	0	0	0	0	0	0	0
	A.1.22.4.2	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	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-52	-36						



#### 2018 EU-wide Stress Test: Capital

N.V. Bank Nederlandse Gemeenten

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	733	733	733	733	733	733	733	733
	A.2.1	Additional Tier 1 Capital instruments	733	733	733	733	733	733	733	733
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	0	0	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,266	4,174	4,316	4,425	4,542	3,503	3,639	3,688
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	0
	A.4.1	Tier 2 Capital instruments	0	0	0	0	0	0	0	0
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	0	0	0	0
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	11,641	11,685	11,829	11,885	11,936	12,595	12,928	13,229
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	30.35%	29.45%	30.29%	31.07%	31.92%	21.99%	22.47%	22.33%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	36.65%	35.72%	36.48%	37.23%	38.06%	27.81%	28.14%	27.88%
	C.3	Total Capital ratio	36.65%	35.72%	36.48%	37.23%	38.06%	27.81%	28.14%	27.88%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,585	3,477	3,583	3,692	3,809	2,770	2,905	2,955
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	4,318	4,210	4,316	4,425	4,542	3,503	3,639	3,688
	D.3	TOTAL CAPITAL (fully loaded)	4,318	4,210	4,316	4,425	4,542	3,503	3,639	3,688
	E.1	Common Equity Tier 1 Capital ratio	30.80%	29.76%	30.29%	31.07%	31.92%	21.99%	22.47%	22.33%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	37.09%	36.03%	36.48%	37.23%	38.06%	27.81%	28.14%	27.88%
	E.3	Total Capital ratio	37.09%	36.03%	36.48%	37.23%	38.06%	27.81%	28.14%	27.88%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	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
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	122,192	122,055	122,055	122,055	122,055	122,055	122,055	122,055
	H.2	Total leverage ratio exposures (fully loaded)	122,244	122,093	122,093	122,093	122,093	122,093	122,093	122,093
	H.3	Leverage ratio (transitional)	3.49%	3.42%	3.54%	3.63%	3.72%	2.87%	2.98%	3.02%
	H.4	Leverage ratio (fully loaded)	3.53%	3.45%	3.53%	3.62%	3.72%	2.87%	2.98%	3.02%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	O-SII buffer	0.50%	0.50%	0.75%	1.00%	1.00%	0.75%	1.00%	1.00%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	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%	0.00%
	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%	0.00%
	P.6	Combined buffer	1.75%	1.75%	2.63%	3.50%	3.50%	2.63%	3.50%	3.50%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



## 2018 EU-wide Stress Test: P&L

	Actual		Baseline scenario			Adverse scenario	
(mln EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	432	397	397	410	385	358	310
Interest income	5,901	4,802	4,913	5,183	5,553	5,967	6,291
Interest expense	-5,469	-4,405	-4,516	-4,773	-5,168	-5,609	-5,980
Dividend income	0	0	0	0	0	0	0
Net fee and commission income	23	23	23	23	18	18	18
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	76	0	0	0	-867	0	0
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					307		
Other operating income not listed above, net	110	2	2	2	253	2	2
Total operating income, net	641	422	422	436	97	378	331
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	7	-27	-17	-14	-67	-70	-71
Other income and expenses not listed above, net	-112	-114	-114	-114	-334	-120	-120
Profit or (-) loss before tax from continuing operations	535	281	291	308	-304	188	141
Tax expenses or (-) income related to profit or loss from continuing operations	-143	-93	-97	-102	82	-66	-51
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	393	187	195	206	-222	123	89
Amount of dividends paid and minority interests after MDA-related adjustments	158	82	85	89	19	58	45
Attributable to owners of the parent net of estimated dividends	234	105	110	117	-241	65	44
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No



# 2018 EU-wide Stress Test: Major capital measures and realised losses

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	mln EUR		
Realised fines/litigation costs (net of provisions) (-)	0		
Other material losses and provisions (-)	0		



## **2018 EU-wide Stress Test**

### **Information on performing and non-performing exposures**<sup>1</sup>

	Actual						
	31/12/2017						
		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing exposures
		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	
(mln EUR)	17.110	2	14	14	259	0	•
Debt securities (including at amortised cost and fair value)  Central banks	<b>17,119</b>	0	<b>14</b>	0	<b>259</b>	0	0
	8,876	0	0	0	3	0	0
General governments							
Credit institutions	2,415	0	0	0	0	0	0
Other financial corporations	3,926	0	14	14	70	0	0
Non-financial corporations	1,902	0	0	0	187	0	0
Loans and advances(including at amortised cost and fair value)	102,330	0	38	38	51	20	0
Central banks	2,996	0	0	0	0	0	0
General governments	32,191	0	0	0	0	0	0
Credit institutions	13,904	0	0	0	0	0	0
Other financial corporations	861	0	0	0	1	0	0
Non-financial corporations	48,803	0	31	31	49	15	0
Households	3,575	0	7	7	2	5	0
DEBT INSTRUMENTS other than HFT	119,449	0	52	52	311	20	0
OFF-BALANCE SHEET EXPOSURES	12,782		0	0	0	0	0

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

<sup>&</sup>lt;sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>&</sup>lt;sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



## **2018 EU-wide Stress Test**

## Information on performing and forborne exposures<sup>1</sup>

		Actual					
		31/12/2017					
		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		
Central banks	0	0	0	0	0		
General governments	0	0	0	0	0		
Credit institutions	0	0	0	0	0		
Other financial corporations	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	239	6	3	0	0		
Central banks	0	0	0	0	0		
General governments	0	0	0	0	0		
Credit institutions	0	0	0	0	0		
Other financial corporations	0	0	0	0	0		
Non-financial corporations	221	6	3	0	0		
Households	19	0	0	0	0		
DEBT INSTRUMENTS other than HFT	239	6	3	0	0		
Loan commitments given	2	0	-2	0	0		

<sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30