

# Pillar 3 Full Year Disclosure

2025



# DISCLOSURES

## PILLAR 3 FULL YEAR DISCLOSURE 2025

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# PILLAR 3 FULL YEAR DISCLOSURE 2025

## INTRODUCTION AND BASIS FOR PREPARATION

The international prudential regulatory framework for banks is based on a comprehensive set of measures developed by the Basel Committee on Banking Supervision (BCBS). These measures are known as Basel III and have been implemented in the European Union through a Capital Requirements Directive (CRD) and a Capital Requirements Regulation (CRR). The Basel framework (and thus CRD/CRR) is based upon three pillars:

- The first pillar consists of minimum capital requirements for three main categories of risk: credit risk, market risk and operational risk;
- The second pillar provides a framework for banks to review their capital (and liquidity) adequacy for both the risks identified in Pillar 1 as well as all other risks (e.g. concentration risk, strategic risk, etc.). This internal review by banks is known as the Internal Capital/ Liquidity Adequacy Assessment Process (ICAAP/ ILAAP). Supervisors independently assess these processes in their Supervisory Review and Evaluation Process (SREP);
- The third pillar aims at market discipline to complement the capital and liquidity requirements from the first and second pillar. Therefore, Basel III (CRD/ CRR) contains a set of disclosure requirements which will allow market participants to have sufficient understanding of a bank's activities, the risks that are involved and the controls that are implemented to manage these risks.

In accordance with Article 431(3) of the CRR, the written attestation for the Pillar 3 Report is provided by a member of the Managing Board. The report is subject to appropriate

internal governance arrangements and is prepared in accordance with established policies, procedures, and internal control frameworks.

This Pillar 3 Disclosure Report 2025 relates to the third pillar and provides a comprehensive overview of the risk profile of Nederlandse Waterschapsbank N.V. (NWB Bank). The Pillar 3 disclosure framework seeks to promote transparency and market discipline through regulatory disclosure requirements.

## TEMPLATES OUT OF SCOPE FOR NWB BANK

The templates in the below table have been identified as not applicable to our bank and therefore are not included in this report.

| Templates | Name                                                                                                                                                             | Rationale for exclusion                                                                                    |
|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| EU INS1   | Insurance participations                                                                                                                                         | We do not have own funds instruments held in insurance                                                     |
| EU INS2   | Financial conglomerates information on own funds and capital adequacy ratio                                                                                      | We do not have own funds instruments held in insurance                                                     |
| EU CMS1   | Comparison of modelled and standardised risk weighted exposure amounts at risk level                                                                             | We do not apply IRB approach                                                                               |
| EU CMS2   | Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level                                                      | We do not apply IRB approach                                                                               |
| EU LIA    | Qualitatively                                                                                                                                                    | We do not have consolidated financial statements                                                           |
| EU LIB    | Qualitatively                                                                                                                                                    | We do not have consolidated financial statements                                                           |
| EU LI1    | Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories | We do not have consolidated financial statements                                                           |
| EU LI3    | Outline of the differences in the scopes of consolidation (entity by entity)                                                                                     | We do not have consolidated financial statements                                                           |
| EU LI2    | Main sources of differences between regulatory exposure amounts and carrying values in financial statements                                                      | We do not have consolidated financial statements                                                           |
| EU CRE    | Qualitatively                                                                                                                                                    | We do not apply IRB approach                                                                               |
| EU CR6    | IRB approach – Credit risk exposures by exposure class and PD range                                                                                              | We do not apply IRB approach                                                                               |
| EU CR6-A  | Scope of the use of IRB and SA approaches                                                                                                                        | We do not apply IRB approach                                                                               |
| EU CR7    | IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques                                                                                  | We do not apply IRB approach                                                                               |
| EU CR7-A  | IRB approach – Disclosure of the extent of the use of CRM techniques                                                                                             | We do not apply IRB approach                                                                               |
| EU CR8    | RWEA flow statements of credit risk exposures under the IRB approach                                                                                             | We do not apply IRB approach                                                                               |
| EU CR9    | IRB approach – Back-testing of PD per exposure class (fixed PD scale)                                                                                            | We do not apply IRB approach                                                                               |
| EU CR9.1  | Back-testing of PD per exposure class (only for PD estimates according to Article 180(1)(f))                                                                     | We do not apply IRB approach                                                                               |
| EU CR10   | Specialised lending and equity exposures under the simple riskweighted approach                                                                                  | We do not apply IRB approach                                                                               |
| EU CCR4   | IRB approach – CCR exposures by exposure class and PD scale                                                                                                      | We do not apply IRB approach or internal model method for CCR and does not have credit derivative exposure |
| EU CCR6   | Credit derivatives exposures                                                                                                                                     | We do not apply IRB approach or internal model method for CCR and does not have credit derivative exposure |
| EU CCR7   | RWEA flow statements of CCR exposures under the IMM                                                                                                              | We do not apply IRB approach or internal model method for CCR and does not have credit derivative exposure |
| EU SECA   | Qualitative disclosure requirements related to securitisation exposures                                                                                          | We have not acted as an originator or sponsor in transactions with securitisation exposures                |
| EU SEC2   | Securitisation exposures in the trading book                                                                                                                     | We do not have a trading book                                                                              |
| EU SEC3   | Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor                 | We have not acted as an originator or sponsor in transactions with securitisation exposures                |
| EU SEC4   | Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor                                 | We have not acted as an originator or sponsor in transactions with securitisation exposures                |
| EU SEC5   | Exposures securitised by the institution - Exposures in default and specific credit risk adjustments                                                             | We have not acted as an originator or sponsor in transactions with securitisation exposures                |

| Templates | Name                                                                                     | Rationale for exclusion                                                                                   |
|-----------|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| EU MRA    | Qualitative disclosure requirements related to market risk                               | Our exposure on foreign exchange risk is below the threshold of 2% of eligible capital                    |
| EU MR1    | Market risk under the standardised approach                                              | Our exposure on foreign exchange risk is below the threshold of 2% of eligible capital                    |
| EU MR2    | Market risk under the alternative internal model approach (AIMA)                         | We do not apply the Alternative Internal Model Approach (AIMA) for market risk                            |
| EU MR2-A  | Market risk under the internal Model Approach (IMA)                                      | We do not apply the Internal Model Approach (IMA) for market risk                                         |
| EU MR2-B  | RWA flow statements of market risk exposures under the IMA                               | We do not apply the Internal Model Approach (IMA) for market risk                                         |
| EU MR3    | IMA values for trading portfolios                                                        | We do not apply the Internal Model Approach (IMA) for market risk                                         |
| EU MR4    | Comparison of VaR estimates with gains/losses                                            | We do not apply the Internal Model Approach (IMA) for market risk                                         |
| EU OR1    | Operational risk losses                                                                  | We are below the threshold                                                                                |
| EU CVAB   | Qualitatively                                                                            | We only use the Reduced Basic Approach (R-BA)                                                             |
| EU CVA 2  | Credit valuation adjustment risk under the Full Basic Approach                           | We only use the Reduced Basic Approach (R-BA)                                                             |
| EU CVA3   | Credit valuation adjustment risk under the Standardised Approach                         | We only use the Reduced Basic Approach (R-BA)                                                             |
| EU CVA4   | RWEA flow statements of credit valuation adjustment risk under the Standardised Approach | We only use the Reduced Basic Approach (R-BA)                                                             |
| EU CAE1   | Exposures to crypto-assets                                                               | This template is not applicable as we do not have exposures to crypto assets                              |
| EU CQ2    | Quality of forbearance                                                                   | Our NPL ratio does not exceed the threshold of 5%. Hence, this template is not applicable                 |
| EU CQ4    | Quality of non-performing exposures by geography                                         | Our NPL ratio does not exceed the threshold of 5%. Hence, this template is not applicable (columns b & d) |
| EU CQ5    | Credit quality of loans and advances to non-financial corporations by industry           | Our NPL ratio does not exceed the threshold of 5%. Hence, this template is not applicable (columns b & d) |
| EU CQ6    | Collateral valuation - loans and advances                                                | Our NPL ratio does not exceed the threshold of 5%. Hence, this template is not applicable                 |
| EU CQ7    | Collateral obtained by taking possession and execution processes                         | We do not obtain any collateral by taking possession or through execution processes                       |
| EU CQ8    | Collateral obtained by taking possession and execution processes – vintage breakdown     | Our NPL ratio does not exceed the threshold of 5%. Hence, this template is not applicable                 |
| EU REM3   | Deferred remuneration                                                                    | We do not have deferred remuneration                                                                      |
| EU REM4   | Remuneration of EUR 1 million or more                                                    | We do not have high earners with remuneration of EUR 1 million or more                                    |

## ARTICLE 1: KEY METRICS AND OVERVIEW OF RISK-WEIGHTED EXPOSURE AMOUNTS

### EU OVC - INTERNAL CAPITAL ADEQUACY ASSESSMENT PROCESS

The internal capital adequacy assessment process is explained in our [Annual Report](#).

Our Common Equity Tier 1 (CET1) ratio was 36.8% at the end of December 2025 (December 2024: 35.7%). Including hybrid capital (AT1), the Tier 1 capital as at 31 December 2025 amounted to €2,349 million, resulting in a Tier 1 ratio of 42.8% (December 2024: 41.4%). Further information is set out below in table EU OV1 - Overview of total risk exposure amounts and the table EU KM1 - Key Metrics.

The leverage ratio as at 31 December 2025 was 39.2% and comfortably exceeds the 3% minimum requirement. As a promotional bank, we are allowed to exclude our lending to the public sector when calculating the leverage ratio.

## EU KM1 - KEY METRICS

|                                                                                                                                    |      | a. T             | b. T-1            | c. T-2            | d. T-3            | e. T-4           |
|------------------------------------------------------------------------------------------------------------------------------------|------|------------------|-------------------|-------------------|-------------------|------------------|
|                                                                                                                                    | Code | 0010             | 0020              | 0030              | 0040              | 0050             |
| Available own funds (amounts)                                                                                                      | 0005 |                  |                   |                   |                   |                  |
| 1. Common Equity Tier 1 (CET1) capital                                                                                             | 0010 | 2,021,735,845.00 | 2,022,983,458.00  | 2,022,953,237.00  | 2,022,999,299.00  | 1,978,527,875.00 |
| 2. Tier 1 capital                                                                                                                  | 0020 | 2,348,895,261.00 | 2,347,042,078.00  | 2,351,607,199.00  | 2,343,499,299.00  | 2,299,027,875.00 |
| 3. Total capital                                                                                                                   | 0030 | 2,348,895,261.00 | 2,347,042,078.00  | 2,351,607,199.00  | 2,343,499,299.00  | 2,299,027,875.00 |
| Risk-weighted exposure amounts                                                                                                     | 0035 |                  |                   |                   |                   |                  |
| 4. Total risk-weighted exposure amount                                                                                             | 0040 | 5,490,036,885.00 | 5,634,193,746.00  | 5,737,861,715.00  | 5,673,789,789.00  | 5,549,766,506.00 |
| 4a. Total risk exposure pre-floor                                                                                                  | 0041 | 5,490,036,885.00 | 5,634,193,746.00  | 5,737,861,715.00  | 5,673,789,789.00  |                  |
| Capital ratios (as a percentage of risk-weighted exposure amount)                                                                  | 0045 |                  |                   |                   |                   |                  |
| 5. Common Equity Tier 1 ratio (%)                                                                                                  | 0050 | 0.3683           | 0.3591            | 0.3526            | 0.3566            | 0.3565           |
| 5b. Common Equity Tier 1 ratio considering unfloored TREA (%)                                                                      | 0051 | 0.3683           | 0.3591            | 0.3526            | 0.3566            |                  |
| 6. Tier 1 ratio (%)                                                                                                                | 0060 | 0.4278           | 0.4166            | 0.4098            | 0.4130            | 0.4143           |
| 6b. Tier 1 ratio considering unfloored TREA (%)                                                                                    | 0061 | 0.4278           | 0.4166            | 0.4098            | 0.4130            |                  |
| 7. Total capital ratio (%)                                                                                                         | 0070 | 0.4278           | 0.4166            | 0.4098            | 0.4130            | 0.4143           |
| 7b. Total capital ratio considering unfloored TREA (%)                                                                             | 0081 | 0.4278           | 0.4166            | 0.4098            | 0.4130            |                  |
| Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)                                 | 0075 |                  |                   |                   |                   |                  |
| EU 7d. Additional own funds requirements to address risks other than the risk of excessive leverage (%)                            | 0080 | 0.0225           | 0.0225            | 0.0225            | 0.0225            | 0.0225           |
| EU 7e. of which: to be made up of CET1 capital (percentage points)                                                                 | 0090 | 0.0127           | 0.0127            | 0.0127            | 0.0127            | 0.0127           |
| EU 7f. of which: to be made up of Tier 1 capital (percentage points)                                                               | 0100 | 0.0169           | 0.0169            | 0.0169            | 0.0169            | 0.0169           |
| EU 7g. Total SREP own funds requirements (%)                                                                                       | 0110 | 0.1025           | 0.1025            | 0.1025            | 0.1025            | 0.1025           |
| Combined buffer requirement (as a percentage of risk-weighted exposure amount)                                                     | 0115 |                  |                   |                   |                   |                  |
| 8. Capital conservation buffer (%)                                                                                                 | 0120 | 0.0250           | 0.0250            | 0.0250            | 0.0250            | 0.0250           |
| EU 8a. Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)                  | 0130 |                  |                   |                   |                   |                  |
| 9. Institution specific countercyclical capital buffer (%)                                                                         | 0140 | 0.0196           | 0.0196            | 0.0196            | 0.0196            | 0.0195           |
| EU 9a. Systemic risk buffer (%)                                                                                                    | 0150 |                  |                   |                   |                   |                  |
| 10. Global Systemically Important Institution buffer (%)                                                                           | 0160 |                  |                   |                   |                   |                  |
| EU 10a. Other Systemically Important Institution buffer                                                                            | 0170 |                  |                   |                   |                   |                  |
| 11. Combined buffer requirement (%)                                                                                                | 0180 | 0.0446           | 0.0446            | 0.0446            | 0.0446            | 0.0445           |
| EU 11a. Overall capital requirements (%)                                                                                           | 0190 | 0.1471           | 0.1471            | 0.1471            | 0.1471            | 0.1470           |
| 12. CET1 available after meeting the total SREP own funds requirements (%)                                                         | 0200 | 0.3106           | 0.3014            | 0.2949            | 0.2989            | 0.2989           |
| Leverage ratio                                                                                                                     | 0205 |                  |                   |                   |                   |                  |
| 13. Leverage ratio total exposure measure                                                                                          | 0210 | 5,992,288,596.00 | 15,153,899,243.00 | 20,654,565,208.00 | 22,982,602,840.00 | 9,596,137,563.00 |
| 14. Leverage ratio                                                                                                                 | 0220 | 0.3920           | 0.1549            | 0.1139            | 0.1020            | 0.2396           |
| Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount) | 0225 |                  |                   |                   |                   |                  |
| EU 14a. Additional own funds requirements to address the risk of excessive leverage (%)                                            | 0230 |                  |                   |                   |                   |                  |
| EU 14b. of which: to be made up of CET1 capital (percentage points)                                                                | 0240 |                  |                   |                   |                   |                  |
| EU 14c. Total SREP leverage ratio requirements (%)                                                                                 | 0250 | 0.0300           | 0.0300            | 0.0300            | 0.0300            | 0.0300           |
| Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)                           | 0255 |                  |                   |                   |                   |                  |
| EU 14d. Leverage ratio buffer requirement (%)                                                                                      | 0260 | 0.00             | 0.00              | 0.00              | 0.00              | 0.00             |
| EU 14e. Overall leverage ratio requirements (%)                                                                                    | 0270 | 0.0300           | 0.0300            | 0.0300            | 0.0300            | 0.0300           |

|                                                                       |      | a. T              | b. T-1            | c. T-2            | d. T-3            | e. T-4            |
|-----------------------------------------------------------------------|------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                                                                       | Code | 0010              | 0020              | 0030              | 0040              | 0050              |
| Liquidity Coverage Ratio                                              | 0275 |                   |                   |                   |                   |                   |
| 15. Total high-quality liquid assets (HQLA) (Weighted value -average) | 0280 | 15,889,285,600.83 | 15,751,308,357.92 | 15,175,168,868.08 | 15,311,333,980.08 | 16,238,057,697.67 |
| EU 16a. Cash outflows - Total weighted value                          | 0290 | 11,236,261,895.92 | 10,847,509,533.17 | 10,707,361,164.92 | 11,168,405,990.00 | 11,574,543,354.58 |
| EU 16b. Cash inflows - Total weighted value                           | 0300 | 2,238,065,430.58  | 2,156,108,296.83  | 2,312,542,435.08  | 2,971,812,217.08  | 3,328,766,094.00  |
| 16. Total net cash outflows (adjusted value)                          | 0310 | 9,084,211,744.42  | 8,777,416,515.42  | 8,480,834,008.83  | 8,282,609,051.83  | 8,345,343,055.50  |
| 17. Liquidity coverage ratio (%)                                      | 0320 | 2.4289            | 2.4263            | 2.3731            | 2.4175            | 2.5679            |
| Net Stable Funding Ratio                                              | 0325 |                   |                   |                   |                   |                   |
| 18. Total available stable funding                                    | 0330 | 60,179,781,455.00 | 60,746,624,520.00 | 60,485,044,587.00 | 57,992,466,672.00 | 58,523,539,950.00 |
| 19. Total required stable funding                                     | 0340 | 40,763,001,496.00 | 41,374,601,723.00 | 42,403,198,750.00 | 42,170,594,563.00 | 43,587,991,407.00 |
| 20. NSFR ratio (%)                                                    | 0350 | 1.4763            | 1.4682            | 1.4264            | 1.3752            | 1.3427            |

## EU OV1 - OVERVIEW OF TOTAL RISK EXPOSURE AMOUNTS

|                                                                              | Code | Total risk exposure amounts (TREA) |                  | Total own funds requirements |
|------------------------------------------------------------------------------|------|------------------------------------|------------------|------------------------------|
|                                                                              |      | a. T                               | b. T-1           | c. T                         |
|                                                                              |      | 0010                               | 0020             | 0030                         |
| 01. Credit risk (excluding CCR)                                              | 0010 | 3,085,748,968.00                   | 2,829,008,968.00 | 246,859,917.44               |
| 02. Of which the standardised approach                                       | 0020 | 3,085,748,968.00                   | 2,829,008,969.00 | 246,859,917.44               |
| 03. Of which the Foundation IRB (F-IRB) approach                             | 0030 |                                    |                  |                              |
| 04. Of which: slotting approach                                              | 0040 |                                    |                  |                              |
| EU 4a. Of which: equities under the simple risk weighted approach            | 0050 |                                    |                  |                              |
| 05. Of which the Advanced IRB (A-IRB) approach                               | 0060 |                                    |                  |                              |
| 6. Counterparty credit risk - CCR                                            | 0070 | 460,032,309.00                     | 510,281,901.00   | 36,802,584.72                |
| 07. Of which the standardised approach                                       | 0080 | 456,865,381.00                     | 507,759,656.00   | 36,549,230.48                |
| 08. Of which internal model method (IMM)                                     | 0090 |                                    |                  |                              |
| EU 8a. Of which exposures to a CCP                                           | 0100 | 3,166,928.00                       | 2,522,245.00     | 253,354.24                   |
| 09. Of which other CCR                                                       | 0110 |                                    |                  |                              |
| 10. Credit valuation adjustments risk - CVA risk                             | 0120 | 1,089,869,135.00                   | 1,404,921,426.00 | 87,189,530.80                |
| EU 10a. Of which the standardised approach (SA)                              | 0130 |                                    |                  |                              |
| EU 10b. Of which the basic approach (F-BA and R-BA)                          | 0140 | 1,089,869,135.00                   | 1,404,921,426.00 | 87,189,530.80                |
| EU 10c. Of which the simplified approach                                     | 0150 |                                    |                  |                              |
| 11. Not applicable                                                           | 0160 |                                    |                  |                              |
| 12. Not applicable                                                           | 0170 |                                    |                  |                              |
| 13. Not applicable                                                           | 0180 |                                    |                  |                              |
| 14. Not applicable                                                           | 0190 |                                    |                  |                              |
| 15. Settlement risk                                                          | 0200 |                                    |                  |                              |
| 16. Securitisation exposures in the non-trading book (after the cap)         | 0210 | 448,038,906.00                     | 442,857,673.00   | 35,843,112.48                |
| 17. Of which SEC-IRBA approach                                               | 0220 |                                    |                  |                              |
| 18. Of which SEC-ERBA (including IAA)                                        | 0230 |                                    |                  |                              |
| 19. Of which SEC-SA approach                                                 | 0240 | 448,038,906.00                     |                  | 35,843,112.48                |
| EU 19a. Of which 1250%/deductions                                            | 0250 |                                    |                  |                              |
| 20. Position, foreign exchange and commodities risks (Market risk)           | 0260 |                                    |                  |                              |
| 21. Of which the Alternative standardised approach (A-SA)                    | 0270 |                                    |                  |                              |
| EU 21a. Of which the Simplified standardised approach (S-SA)                 | 0280 |                                    |                  |                              |
| 22. Of which the Alternative Internal Models Approach (A-IMA)                | 0290 |                                    |                  |                              |
| EU 22a. Large exposures                                                      | 0300 |                                    |                  |                              |
| 23. Reclassifications between the trading and non-trading books              | 0310 |                                    |                  |                              |
| 24. Operational risk                                                         | 0320 | 406,347,567.00                     | 447,123,777.00   | 32,507,805.36                |
| EU 24a. Exposures to crypto-assets                                           | 0330 |                                    |                  |                              |
| 25. Amounts below the thresholds for deduction (subject to 250% risk weight) | 0340 |                                    |                  |                              |
| 26. Output floor applied (%)                                                 | 0350 |                                    |                  |                              |
| 27. Floor adjustment (before application of transitional cap)                | 0360 |                                    |                  |                              |
| 28. Floor adjustment (after application of transitional cap)                 | 0370 |                                    |                  |                              |
| 29. Total                                                                    | 0380 | 5,490,036,885.00                   | 5,634,193,745.00 | 439,202,950.80               |

## ARTICLE 2: RISK MANAGEMENT OBJECTIVES AND POLICIES

### TABLE EU OVA - INSTITUTION RISK MANAGEMENT APPROACH

Our strategy makes high demands on risk management and internal controls. For this purpose, we use an organisation-wide approach. The Managing Board defines the risk management framework and, within this framework, the Asset & Liability Committee, Credit Committee and Non-Financial Risk Committee make decisions about the organisation's risks. The Supervisory Board, and in particular its Risk Committee, evaluates the management of risks. This is an important part of its supervisory task.

### RISK MANAGEMENT FRAMEWORK

We have set out how we have organised our risk management, also known as risk governance, in the risk management framework below. This framework brings together various elements that play a role in our organisation's risk management.

#### Risk types

Financial risks are risks related to financing, which NWB Bank manages at the individual and/or portfolio level. The bank continuously attempts to improve its understanding of exposures to these risks and how to manage them. Financial risks are subdivided into credit risk, interest rate risk, market risk and liquidity risk. The only non-financial risk is operational risk (see Article 16). Other risks include strategic risk, ESG risk and reputation risk.

### RISK MANAGEMENT FRAMEWORK

|                     |                                                                                                                                                  |                                                                                                                            |             |                                                     |                                                                                                                                                                        |
|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|-------------|-----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Framework           | Strategy                                                                                                                                         |                                                                                                                            |             |                                                     |                                                                                                                                                                        |
|                     | Risk Appetite Framework                                                                                                                          |                                                                                                                            |             |                                                     |                                                                                                                                                                        |
|                     | Risk Governance<br>Risk Appetite Statement<br>Risk Materiality Assessment                                                                        |                                                                                                                            |             |                                                     |                                                                                                                                                                        |
| Risk types          | Strategic risk                                                                                                                                   |                                                                                                                            |             |                                                     |                                                                                                                                                                        |
|                     | Financial risk                                                                                                                                   |                                                                                                                            |             |                                                     | Non-Financial risk                                                                                                                                                     |
|                     | Credit risk                                                                                                                                      | Interest rate risk                                                                                                         | Market risk | Liquidity risk                                      | Operational risk                                                                                                                                                       |
|                     | - Credit default risk<br>- Credit migration risk<br>- Counterparty credit risk<br>- CVA risk<br>- Settlement risk<br>- Credit concentration risk | - Gap risk<br>- Basis risk<br>- Option risk<br>- Credit spread risk from non-trading book activities<br>- Refinancing risk | - FX risk   | - Funding liquidity risk<br>- Market liquidity risk | - People risk<br>- Physical security & safety risk<br>- Business continuity risk<br>- Transaction processing risk<br>- Technology risk<br>- Regulatory compliance risk |
|                     |                                                                                                                                                  |                                                                                                                            |             |                                                     | <b>Integrity risk</b><br>- Fraud risk<br>- Conduct risk<br>- Financial crime risk<br>- Cyber & Information security risk                                               |
|                     |                                                                                                                                                  |                                                                                                                            |             |                                                     | - Third party risk<br>- Legal risk<br>- Financial, regulatory reporting & tax risk<br>- Data management risk<br>- Model risk                                           |
|                     | which interact with <b>ESG risk</b>                                                                                                              |                                                                                                                            |             |                                                     |                                                                                                                                                                        |
|                     | and/or could result in <b>Reputational risk</b>                                                                                                  |                                                                                                                            |             |                                                     |                                                                                                                                                                        |
| Internal governance | Credit Committee                                                                                                                                 | Asset & Liability Committee                                                                                                |             | NFR Committee                                       | Model Committee                                                                                                                                                        |
|                     | Credit Committee Charter                                                                                                                         | ALCO Charter                                                                                                               |             | NFRC Charter                                        | Model Committee Charter                                                                                                                                                |
| Assessments         | ICAAP                                                                                                                                            |                                                                                                                            |             | ILAAP                                               | ICAAP & ILAAP                                                                                                                                                          |
|                     | ICAAP Policy                                                                                                                                     |                                                                                                                            |             |                                                     | ICAAP Policy                                                                                                                                                           |
|                     | Recovery Plan                                                                                                                                    |                                                                                                                            |             |                                                     | Business Continuity Plan                                                                                                                                               |
|                     | Recovery Playbook<br>Recovery Runbook                                                                                                            |                                                                                                                            |             |                                                     |                                                                                                                                                                        |

## Credit risk

We define credit risk as the potential impact on earnings/capital due to a deterioration in the creditworthiness of debtors/counterparties. Our risk appetite for this risk is low. Credit risk is divided into the following sub-types:

| Subtype                          | Definition                                                                                                                                                                                                                                                    |
|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Credit default risk</b>       | Possible impact on profit/capitalization of borrowers not meeting their obligations.                                                                                                                                                                          |
| <b>Credit migration risk</b>     | Possible impact on profit/capitalization of a credit migration event based on internal/external ratings of a borrower or guarantor.                                                                                                                           |
| <b>Counterparty credit risk</b>  | Possible impact on profit/capitalization due to the risk that a counterparty to a transaction defaults before the final settlement of the transaction's cash flows.                                                                                           |
| <b>CVA risk</b>                  | Possible impact on profit/capitalization due to the risk of mark-to-market losses in Credit Valuation Adjustments (CVA) on bilateral derivative transactions.                                                                                                 |
| <b>Settlement risk</b>           | Possible impact on profit/capitalization due to the risk that, in settling a transaction, a counterparty fails to meet its obligations while we meet our own obligation.                                                                                      |
| <b>Credit concentration risk</b> | Possible impact on profit/capitalization due to the risk of significant credit losses stemming from a concentration of exposures to a small group of borrowers, to a set of borrowers with similar default behavior or to highly correlated financial assets. |

Our policy is to maintain the very high creditworthiness of our loan portfolio. We only grant loans to clients in, guaranteed by or otherwise sponsored by the Dutch public sector. This mainly concerns loans to local governments or loans guaranteed by local governments. In addition to local governments, our clients are primarily housing associations, healthcare institutions, drinking water companies, renewable energy projects and we finance public-private partnership projects in which the government acts as a principal. We also grant loans to university medical centres and grid operators.

For our liquidity portfolio, we purchase bonds from a limited number of issuers.

These are bonds issued or guaranteed by Dutch authorities, bonds of international organisations and multilateral development banks and covered bonds of Dutch banks. We apply the same quality requirements to these bonds as we do to our lending to the Dutch public sector. Finally, we enter into derivative transactions (currency and interest rate swaps) with banks and Dutch pension funds, which give, for as far not centrally cleared, rise to counterparty credit risk which is hedged by collateral.

As in all previous years, we did not experience a credit loss in 2025. Due to the public nature of the vast majority of our bank's credit relationships, the credit risk of the loan portfolio is limited. This is also reflected in our bank's robust capital ratios.

We use derivatives to manage interest rate and currency risk. To minimise the counterparty credit risk of these derivatives, we only transact with counterparties with at least a single-A rating. This applies if these derivatives are not centrally cleared. We have also put restrictions in place to limit the risk per counterparty with respect to derivatives. We make agreements with counterparties within the framework of the International Swaps and Derivatives Association (ISDA). These agreements concern ISDA schedules, and Credit Support Annexes (CSAs) for which, on the one hand, netting agreements are applicable, and on the other hand, by which the derivatives are hedged. For the most part, these CSAs are without any thresholds and with a daily exchange of collateral. The remaining counterparty credit risk relates mainly to an uncollateralised exposure arising from long-term derivative contracts and related CSA. There are no longer transactions taking place under this specific agreement, so the exposure will expire over time.

## Interest rate risk

We define interest rate risk as the current or prospective risk to both the earnings and the economic value of the bank arising from adverse movements in interest rates that affect interest rate sensitive instruments. This risk is also referred to as Interest Rate Risk in the Banking Book (IRRBB). Our risk appetite for this type of risk is medium.

Interest rate risk is subdivided into the following subtypes:

| Subtype                                                            | Definition                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|--------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Gap risk</b>                                                    | Risk resulting from the term structure of interest rate sensitive instruments that arises from differences in the timing of their rate changes, covering changes to the term structure of interest rates occurring consistently across the yield curve (parallel risk) or differentially by period (non-parallel risk).                                                                                                                                                                                                                                                                                                                 |
| <b>Basis risk</b>                                                  | Risk arising from the impact of relative changes in interest rates on interest rate sensitive instruments that have similar tenors but are priced using different interest rate indices. Basis risk arises from the imperfect correlation in the adjustment of the rates earned and paid on different interest rate sensitive instruments with otherwise similar rate change characteristics.                                                                                                                                                                                                                                           |
| <b>Option risk</b>                                                 | Risk arising from options (embedded, explicit and/or behavioral options), where the institution or its customer can alter the level and timing of their cash flows, namely the risk arising from interest rate sensitive instruments where the holder will almost certainly exercise the option if it is in their financial interest to do so (embedded or explicit automatic options) and the risk arising from flexibility embedded implicitly or within the terms of interest rate sensitive instruments, such that changes in interest rates may affect a change in the behaviour of the client (embedded behavioural option risk). |
| <b>Credit spread risk from non-trading book activities (CSRBB)</b> | The risk driven by changes in the market perception about the price of credit risk, liquidity premium and potentially other components of credit-risky instruments inducing fluctuations in the price of credit risk, liquidity premium and other potential components, which is not explained by IRRBB or by expected credit/(jump-to-)default risk.                                                                                                                                                                                                                                                                                   |
| <b>Refinancing risk</b>                                            | The risk that an increase in the cost of refinancing liabilities as they mature will not be offset by corresponding asset returns.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

Risks due to fluctuations in interest rates arise from differences in the interest rates and maturity terms of funds lent and borrowed. We maintain a prudent policy with regard to these risks. We manage the interest rate risk by concluding interest rate derivatives for

both the asset and liability sides of the balance sheet. In doing so, we commit ourselves to, at predetermined moments, exchange the fixed and variable interest rates, which are calculated on the basis of an agreed principal amount.

As a bank, we maintain a strategic interest rate risk position, aimed at realising the target return on equity as agreed upon with our shareholders. This target return is based on the yield of a 10-year rolling investment in a 10-year Dutch government bond, plus a surcharge appropriate to our bank's specific risk profile. Our Fund Transfer Pricing model for pricing new lending is based on this target return. The strategic interest rate position is determined on a quarterly basis, independent of any view on interest rates. The basis for calculating, monitoring and controlling interest rate risks is a management system that takes into account the effective interest rate of the financial instruments. The Asset & Liability Committee (ALCO) determines the extent of the risks within the set frameworks. For management purposes, we use an interest rate gap analysis, risk measures such as (spread) DV01, Earnings at Risk and scenario analyses. We subsequently analyse our interest rate position taken by using profit forecasts, interest margin analysis and performance analysis. This management information is also important for the decision-making processes and the monitoring by the ALCO.

Part of interest rate risk involves refinancing risk. This risk stems from one of the most important characteristics of a traditional banking business: maturity transformation. In our case, public sector clients mainly ask for loans with a relatively long maturity. This is related to the long-term investments they make. Although our bank is in a position to attract funding with relatively long maturities as well, we do recognise the impact of a potential increase in the funding spread on interest income if there is a maturity mismatch between funding and lending, which may increase our own funding spread (and its impact on interest income) when refinancing in the future. We apply a limit system for this, which is described in more detail in the financial statements.

## Market risk

We define market risk as the risk of losses in 'on' or 'off' balance sheet positions resulting from an adverse movement in market prices. Our risk appetite for market risk is low. One subtype is recognised within market risk:

| Subtype | Definition                                                                                                                                |
|---------|-------------------------------------------------------------------------------------------------------------------------------------------|
| FX risk | The possible impact on profit/capitalization due to changes in exchange rates. This incorporates the funding as well as the lending side. |

Our policy is aimed at structurally fulling hedging exchange rate risks for both issued and withdrawn funds. Managing the currency risk is especially important for the funds that we have attracted. Partly in light of diversifying our funding, we largely attract funds in foreign currencies. The resulting currency risks are immediately hedged in full by currency swaps.

## Liquidity risk

We define liquidity risk in terms of the possible impact on profit/capitalization of not being able to meet obligations as they fall due without incurring unacceptable losses. Our risk appetite for liquidity risk is low. Two subtypes are recognised:

| Subtype                | Definition                                                                                                                                                                                                                                                                                                         |
|------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Funding liquidity risk | The risk of the inability of the bank to service obligations as they fall due. This risk also explicitly covers concentration risk within liquidity (e.g. concentration in funding sources), the risk of client drawdowns, as well as the liquidity risk arising from margin requirements (and movements therein). |
| Market liquidity risk  | The risk of the inability to trade in the markets at a fair price with immediacy.                                                                                                                                                                                                                                  |

Our bank has AAA/Aaa credit ratings, which are equal to those of the State of the Netherlands. With this credit status, we are more than able to meet current and future market liquidity needs under normal circumstances. These liquidity needs are almost entirely funded on the international money and capital markets since we do not attract deposits from retail clients. When raising funds, we take into

account diversification across geographical markets, investors, currencies, funding programmes and instruments. In the unlikely event of a stagnation in the money and capital markets, we always have ample and sufficient opportunities to repay maturing bonds and to finance new loans. We have more than sufficient liquid assets and a large part of our portfolio is eligible as collateral for the monetary operations of the ECB. For liquidity purposes, in addition to a substantial liquidity buffer, we also hold a liquidity portfolio of interest bearing securities, including bonds issued by, or guaranteed by, Dutch governments, bonds issued by international organisations and multilateral development banks, and covered bonds issued by Dutch banks.

## Operational risk

We define operational risk as the risk of loss resulting from inadequate or failed processes, losses caused by people and systems or external events. Our risk appetite for operational risk is low. The following subtypes, in which integrity risk is embedded, are recognised:

| Subtype                                    | Definition                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>People risk</b>                         | The risk of hampering staff knowledge and experience, staff availability and performance arising from inadequate staff management and/or losses arising from acts inconsistent with employment, health or safety laws or agreements, from payment of personal injury claims, or from diversity/discrimination events.                                                                                                                                                                     |
| <b>Fraud risk</b>                          | The risk of losses due to:<br>a) Acts intended to defraud, misappropriate property or circumvent regulations, the law or company policy, which involves internal parties and/or third parties and/or<br>b) Exceeding authority when entering into, approving or not reporting a transaction, or intentional mismarking of positions and/or<br>c) Intentional damage to systems (hardware and/or software) by internal staff due to actions carried out or not carried out, theft of data. |
| <b>Physical security &amp; safety risk</b> | The risk of loss of or damage to physical assets and/or people due to acts of malice, spite, terrorism or the like, with no profit intention, or from natural disaster or other events, such as accidents.                                                                                                                                                                                                                                                                                |
| <b>Business continuity risk</b>            | The risk of hampering availability/resilience of buildings, people, processes, systems, products, services due to natural disasters, power outages, terrorism, pandemic or other events and/or failures of IT planned availability and/or continuity solutions and/or disaster recovery (e.g. fallback recovery datacenter) when activated in response to an incident.                                                                                                                    |
| <b>Transaction processing risk</b>         | The risk of losses from inaccurate, incomplete or untimely processing of transactions, resulting in a failure to effectively deliver payment processes and/or customer servicing processes.                                                                                                                                                                                                                                                                                               |
| <b>Technology risk</b>                     | The risk of losses arising from:<br>a) Disruption of business or system failures (hardware failures, software failures and bugs, disruptive and destructive cyber-attacks) and/or<br>b) Inadequate capacity management: resulting in an inability to scale the service to meet business needs, system interruptions, degradation of service and/or operational mistakes and/or<br>c) Technological process failures in the domains operations, architecture, development, implementation  |
| <b>Conduct risk</b>                        | The risk of losses due to events related to an unintentional or negligent failure to meet professional obligations to specific clients, and/or to the nature or design of a product and/or collusion and conflict of interest and/or improper business or market practices and/or to inappropriate governance structures and/or to inappropriate, unethical or unlawful behavior of management or employees (socially unacceptable behavior).                                             |

| Subtype                                               | Definition                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Legal risk</b>                                     | Legal risk is the risk of loss or litigation resulting from exposure to non-compliance with and/or adverse interpretation of statutory responsibilities and/or contractual provisions or the unenforceability of the latter.                                                                                                                                                                                             |
| <b>Financial crime risk</b>                           | The risk of losses due to offences such as money laundering, financing of terrorism and circumvention of sanctions, corruption and bribery, market abuse (including insider trading) and tax evasion. This risk often stems from the failure to meet requirements to prevent and detect those offences. Factors such as products, channels, customers, countries, staff and third-parties can play a role for this risk. |
| <b>Regulatory compliance risk</b>                     | The risk of losses due to intentional or negligent failure to meet regulations, laws and other rules applicable to our services / activities.                                                                                                                                                                                                                                                                            |
| <b>Third party risk</b>                               | The risk of loss relating to suppliers, vendors and outsourcing parties. This risk amongst others stems from:<br>a) Inadequate outsourcing governance and/or<br>b) Inadequate (digital) resilience of third party services and/or<br>c) Inadequate (digital) security of a third party.                                                                                                                                  |
| <b>Cyber &amp; Information security risk</b>          | The risk of loss due to hampered information privacy, confidentiality, integrity, availability resulting from non-resilient (IT) security and/or Cyber-attacks.                                                                                                                                                                                                                                                          |
| <b>Financial, regulatory reporting &amp; tax risk</b> | The risk of misstatements in reported (financial, regulatory) information and the risk that (to be) reported earnings of the bank change without a change in (economic) value of the bank and the failure to comply with tax law in a timely, transparent and effective manner, resulting in fines (penalties), interest and legal costs imposed by tax authorities on taxes arising from the bank's operations.         |
| <b>Data management risk</b>                           | The risk of loss or inadequate decisions resulting from the failure to effectively and efficiently govern data, manage data quality and/or data knowledge along the entire data lifecycle, including when data is acquired, created, processed, used, shared, accessed, retained and/or disposed.                                                                                                                        |
| <b>Model risk</b>                                     | Potential loss we may incur, as a consequence of decisions that could be principally based on the output of (internal) models, due to errors in the development, implementation or use of such models.                                                                                                                                                                                                                   |

As we want to be a robust and sustainable bank serving the public sector, we have set our risk appetite for operational risks at a low level. Our internal organisation, processes and systems are designed to minimise to the greatest extent possible operational incidents and related losses.

Our bank's Operational Risk Management (ORM) is organised according to the Three Lines of Defence principle, with the first line responsible for managing the operational risks in our primary processes. The first line consists of the following departments: Treasury, Public Finance, Specialised Finance, Operations, ICT, Business IT, Legal, Corporate Affairs, Finance & Control and HR. The second line supports the first line to this end, ensuring the effectiveness of risk management by developing a framework, providing advice and monitoring. With respect to operational risk the second line consists of Compliance and Operational Risk Management, which, together with HR, report to the Managing Board and the Non-Financial Risk Committee (NFRC).

ORM and Compliance facilitate the following instruments:

- Risk control self-assessments: periodically, the first line conducts a self-assessment of the risks and effectiveness of processes and control measures. The Systematic Integrity Risk Analysis (SIRA) is integrated into this.
- Key risk indicators: indicators have been set up for various subcategories of operational risk in order to assess our risk management.
- Incident register and reporting: we register and report incidents to the Non-Financial Risk Committee, which discusses root cause(s) related to the incidents including potential control deficiencies and possible measures to prevent similar incidents from occurring.
- Administrative organisation and internal control (AO/ IC): we have outlined the processes, risks and associated key controls in a Risk & Control Framework and review these periodically. We aim to achieve continuous improvement and the first line is actively supervised in this regard.

- Non-financial risk report: we provide the NFRC and the wider management of the bank with a comprehensive non-financial risk report.

The Internal Audit Department (IAD) is the third line and performs an independent role within the bank. Internal Audit assesses the management of risks in the first and second lines related to our activities. In addition, Internal Audit gives advice on the structure and risk management of our bank.

#### Fraud assessment

We assess fraud risk as part of the operational risk framework. This assessment takes place in the context of SIRA based on risk scenarios.

#### Product Approval and Review Process

The Product Approval and Review Process (PARP) is the procedure we undergo to decide whether to enter a new market, and/or to handle or distribute a new product, in terms of both our own business and risk levels, and those of our clients. In this process, we broadly assess aspects of transparency and risk management. We do not bring new products to market or enter new markets without carefully considering the risks and relevant aspects. Our Managing Board is responsible for the proper functioning of this process. Each PARP also submitted to the Supervisory Board for information, and if there is a material impact on the bank's risk profile or result, it is submitted for approval. Based on the annual risk analysis, Internal Audit checks whether the process is effective and informs the Managing Board and the Supervisory Board about the results.

#### Information provision

To prevent failures in the provision of information, we continuously invest in improving our systems. Key words here are security, integrity, manageability and continuity. Through our IT infrastructure and ICT organisation, and an optimal security of ICT components, we want to limit the consequences of possible operational failures as much as possible. To this end, we have adequate service and maintenance contracts for all

hardware and software in use, and our ICT staff attends training activities and seminars, and we have contracts with external parties for back-up, recovery and fall-back options.

In the event of an emergency, we have an external location at which we can continue our core activities. Our bank's information security policy has been drawn up in accordance with the Cybersecurity Framework van National Institute of Standards and Technology (NIST) and complies with the internationally recognised ISO-27002 code for information security of the Royal Netherlands Standardization Institute NEN.

We have a fully integrated and reliable Management Information System (MIS).

We monitor, validate and reconcile the data quality of the MIS with the financial administration. To minimise operational risks, we have fully automated all internal and external reporting. Adjustments to the system landscape and information provision are approved by the Change Advisory Board and implemented via a controlled change process.

We have outsourced the technical management of our payment services for clients. This means that certain services take place outside the bank. Therefore, agreements have been made with service providers concerning management measures.

### Compliance

We take our reputation as a solid and trustworthy bank seriously. Compliance and integrity are therefore important areas of attention within our bank.

Supervisory Board members, members of the Managing Board and employees have taken the bank oath (which comes with related rules of conduct and disciplinary rules), in accordance with the official rules on oaths and commitments within the financial sector, as well as the Banking Code. We also have a code of conduct that forms part of the employment contracts for our employees.

We have a second-line compliance function with two core tasks: promoting and monitoring compliance with laws and regulations (both internal and external), and promoting integrity. The compliance function reports directly to the CRO and has direct access to the Chair of the Supervisory Board.

Laws and regulations are increasing in both volume and complexity. And the number of rules and requirements set by regulators is also increasing. This increases the pressure on managing compliance risks. We have a Regulatory Team that identifies developments in laws and regulations, shares information about that and takes appropriate measures. The compliance function plays a coordinating role within the Regulatory Team.

In recent years, we have further strengthened the Compliance function and optimised a number of processes, including Customer Due Diligence and transaction monitoring.

### Legal

Like any other banking organisation, we run legal risks. Our bank's fundamental aim is to provide solid, high quality financial services. By using standard contracts wherever possible, we aim to limit the legal risks for both ourselves and our clients. If necessary, we engage external advisors to address legal issues and assess transaction documentation.

### Strategic risk

We define strategic risk as the risk of failing to achieve our business objectives. It might arise from the pursuit of unsuccessful business plan(s), from making poor business decisions, from the substandard execution of decisions, from inadequate resource allocation, or from a failure to respond well to changes in the business environment. Our risk appetite for strategic risk is low.

Our Managing Board and the Supervisory Board have formulated a number of strategic parameters within which the bank must operate in order to create value for our

clients, shareholders and other stakeholders. An important starting point in managing strategic risk is to maintain our bank's high-quality risk profile. To be able to continue to serve our clients optimally, it is important that our credit ratings remain equal to those of the Dutch government. Our ratings depend to a large extent on the public sector profile of our shareholders and clients, combined with our strong solvency. We keep a close eye on external factors. If necessary, the Managing Board makes timely adjustments to our strategy. As a promotional bank dedicated to the Dutch public sector, it is important to respond proactively to the public sector's changing needs. If government policy regarding the financing of the Dutch public sector were to change, then that could also have an impact on us. We maintain a continuous, constructive dialogue with our stakeholders on this. Finally, the rapidly changing legislation and regulations for financial institutions is another important focus area. Our Managing Board is responsible for the management of strategic risks.

### **Environmental, Social and Governance (ESG) risk**

ESG stands for Environmental, Social and Governance. We define ESG risk, including climate risk, as the risk of any negative financial impact on the bank stemming from the current or prospective impacts of ESG factors on its clients or invested assets. Our bank can be impacted by (outside-in) ESG risks through its clients and invested assets, as these may be impacted by (outside-in) or have an impact on (inside-out) ESG factors. Both the outside-in and inside-out perspectives are taken into account when evaluating ESG risks, but the latter only to the extent that its related impacts further aggravate the impacts from the outside-in perspective, as in that case they would have a negative impact on the counterparty or invested assets. In this way, we incorporate impact materiality of clients and invested assets into the financial materiality of the bank and introduce a 'light version' of double materiality into the risk management framework. These environmental, social and governance factors manifest themselves in financial or non-financial risks, such as credit, strategic, operational and interest rate risk. Our risk appetite for ESG risks is low.

### *Governance*

ESG risk management is integrated into our day-to-day risk management and lending processes. We embed all ESG risk management functions within the Three Lines of Defence model. Responsibility for setting frameworks, policies and monitoring ESG risk management falls explicitly within the second line. The first line is responsible for analysis, customer due diligence and engagement, and monitoring of sustainability targets, reporting and disclosure. The third line conducts independent reviews and assessments. Decision-making on ESG risks takes place at Managing Board level and/or in existing risk committees, including the Credit Committee, the Asset & Liability Committee and the Non-Financial Risk Committee. Our Sustainability Advisory Board focuses on providing strategic advice on various sustainability topics.

### *Materiality*

Annually, we conduct a materiality assessment and identify material ESG risks for the bank. ESG risks are identified and assessed based on input collected from scientific sources, collected ESG data, input collected from clients (external stakeholders) and through various workshops with internal experts and stakeholders. Material ESG risks were identified and assessed in terms of their materiality on the short-, medium- and long term, and the impact on the traditional financial and non-financial risks of the bank was determined through so-called transmission channels. As a result of the assessment, we anticipate a material impact of ESG risks on the following risk categories: strategic risk, credit risk, interest rate risk and operational (legal) risk.

Material ESG risk drivers as identified on the short term (<3 years) are physical risks such as flooding, drought and heat stress and transition risks such as energy labels and housing shortage. On the medium-long term (3> - 10 years) we identified physical risks such as loss of biodiversity and the availability of drinking water, and transition risks such as energy and network insufficiencies and surface water quality. On the long term (> 10 years), material physical risks are for example shortage of raw materials and

extreme weather events, and access to health care and shortage of personnel are seen as material transition risks.

ESG risks impact credit, strategic, operational (legal) and interest rate (refinancing) risk. Credit risk is impacted materially by diminished credit qualities of our clients, as a result of ESG factors such as foundation damages caused by drought for housing associations and building impasses leading to an increased shortage of social housing. Strategic risk can be impacted by ESG risks through multiple transmission channels such as regulatory uncertainty and changes combined with a failure to respond well to these changes, or a mistrust of or reputational damage to one of our key sectors (social housing or water), which could result in a failure to achieve our business model objectives. Operational (legal) risk can be affected by ESG risks through, for example, non-compliance with water quality (e.g. the EU Water Framework Directive) targets on our clients' part which could lead to reputational damage and litigation risks for the entire water sector including our bank. Alternatively, not meeting our own ambitions or over-stating these could result in greenwashing, reputational damage and legal risk for the bank. Interest rate (refinancing) risk can be impacted by ESG risks through a negative impact by ESG factors on the funding spread through a mistrust of investors in the bank's strategy, or greenwashing on the part of financial counterparties could prevent the bank from attracting their funding.

#### *Risk management*

We manage material ESG risks through the ESG risk management cycle. The yearly ESG risk management cycle starts with the ESG risk identification and materiality assessment. Further assessment and quantification of material ESG risks takes place via short-term stress testing and longer term scenario analyses. The development of scenarios is based on scientific reports by NGFS, IPCC and KNMI. Material ESG risk drivers are monitored at the sector and portfolio level using key risk indicators. The KRI's allow us to see the performance of our clients and, where necessary, take action in the form of engagement. On a client level, material ESG risks have been translated into

quantitative metrics and used to determine credit risk score for individual clients. Credit analyses and periodic reviews of clients and sectors also assess potential ESG risks on a more qualitative level. An important part of the entire ESG risk management cycle is the collection of ESG data, which allows us to further quantify and monitor ESG risks through all of the above mentioned steps.

#### **Reputational risk**

Reputational risk is the risk of damage to our reputation as a result of any event. Reputational risk could arise from other risks inherent in our activities. Reputational damage can be the effect of any event, which means that reputational risk must be managed in the context of other risks.

Reputational risk may result in a loss of our ability to meet our (strategic) objectives because we no longer meet the expectations of our clients, regulators, rating agencies, investors or other stakeholders. Our Managing Board is responsible for managing reputational risk. Our appetite for reputational risk is low.

#### **Internal governance**

Our strategy places high demands on risk management and the design and maintenance of adequate internal controls. An organisation-wide approach is applied to risk management and control. Our Managing Board defines the risk management framework and, within this framework, the Asset & Liability Committee, Credit Committee and Non-Financial Risk Committee take decisions about the bank's risks.

The Supervisory Board, and in particular its Risk Committee, evaluates the management of risks related to the carrying out of the bank's business. This is an important part of its supervisory task.

**TABLE EU OVB - DISCLOSURE ON GOVERNANCE ARRANGEMENTS**

Information on governance arrangements, including the number of directorships held by members of the management body, the recruitment policy for the selection of members of the management body and information about diversity, is described in the Governance chapter of our [Annual Report](#).

## ARTICLE 3: THE SCOPE OF APPLICATION

### EU PV1 - PRUDENT VALUATION ADJUSTMENTS

Additional valuation adjustments (AVAs) are designed to ensure that institutions prudently value their fair-valued financial instruments.

31 DECEMBER 2025

|                                                 |      | Risk category |                  |                    |          |               | Category level AVA - Valuation uncertainty |                                        | f Total category level post-diversification |                                                     |                                                     |
|-------------------------------------------------|------|---------------|------------------|--------------------|----------|---------------|--------------------------------------------|----------------------------------------|---------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|
|                                                 |      | a Equity      | b Interest Rates | c Foreign exchange | d Credit | e Commodities | EU e1 Unearned credit spreads AVA          | EU e2 Investment and funding costs AVA |                                             | g Of which: Total core approach in the trading book | h Of which: Total core approach in the banking book |
|                                                 | Code | 0010          | 0020             | 0030               | 0040     | 0050          | 0060                                       | 0070                                   | 0080                                        | 0090                                                | 0100                                                |
| Category level AVA                              | 0009 |               |                  |                    |          |               |                                            |                                        |                                             |                                                     |                                                     |
| 1. Market price uncertainty                     | 0010 |               |                  |                    |          |               |                                            |                                        |                                             |                                                     |                                                     |
| 2. Not applicable                               | 0020 |               |                  |                    |          |               |                                            |                                        |                                             |                                                     |                                                     |
| 3. Close-out cost                               | 0030 |               |                  |                    |          |               |                                            |                                        |                                             |                                                     |                                                     |
| 4. Concentrated positions                       | 0040 |               |                  |                    |          |               |                                            |                                        |                                             |                                                     |                                                     |
| 5. Early termination                            | 0050 |               |                  |                    |          |               |                                            |                                        |                                             |                                                     |                                                     |
| 6. Model risk                                   | 0060 |               |                  |                    |          |               |                                            |                                        |                                             |                                                     |                                                     |
| 7. Operational risk                             | 0070 |               |                  |                    |          |               |                                            |                                        |                                             |                                                     |                                                     |
| 8. Not applicable                               | 0080 |               |                  |                    |          |               |                                            |                                        |                                             |                                                     |                                                     |
| 9. Not applicable                               | 0090 |               |                  |                    |          |               |                                            |                                        |                                             |                                                     |                                                     |
| 10. Future administrative costs                 | 0100 |               |                  |                    |          |               |                                            |                                        |                                             |                                                     |                                                     |
| 11. Not applicable                              | 0110 |               |                  |                    |          |               |                                            |                                        |                                             |                                                     |                                                     |
| 12. Total Additional Valuation Adjustments AVAs | 0120 |               |                  |                    |          |               |                                            |                                        | 20,474.94                                   |                                                     |                                                     |

## ARTICLE 4: OWN FUNDS

### EU CC1 - COMPOSITION OF REGULATORY OWN FUNDS

At the end of 2025, our Common Equity Tier 1 (CET1) capital amounted to € 2,022 million. Including the hybrid capital (AT1), the Tier 1 capital and therefore the total capital of the bank as at 31 December 2025 amounted to €2,349 million. We have no Tier 2 capital.

#### 31 DECEMBER 2025

|                                                                                                                                                                                                                                                                 |      | a Amounts        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|------------------|
|                                                                                                                                                                                                                                                                 | Code | 0010             |
| Common Equity Tier 1 CET1 capital: instruments and reserves                                                                                                                                                                                                     | 0009 |                  |
| 1. Capital instruments and the related share premium accounts                                                                                                                                                                                                   | 0010 | 6,823,226.00     |
| of which: Instrument type 1                                                                                                                                                                                                                                     | 0020 | 6,823,226.00     |
| of which: Instrument type 2                                                                                                                                                                                                                                     | 0030 |                  |
| of which: Instrument type 3                                                                                                                                                                                                                                     | 0040 |                  |
| 2. Retained earnings                                                                                                                                                                                                                                            | 0050 | 2,037,334,308.00 |
| 3. Accumulated other comprehensive income and other reserves                                                                                                                                                                                                    | 0060 | 1,970.00         |
| EU-3a. Funds for general banking risk                                                                                                                                                                                                                           | 0070 |                  |
| 4. Amount of qualifying items referred to in Article 484 3 CRR and the related share premium accounts subject to phase out from CET1                                                                                                                            | 0080 |                  |
| 5. Minority interests amount allowed in consolidated CET1                                                                                                                                                                                                       | 0090 |                  |
| EU-5a. Independently reviewed interim profits net of any foreseeable charge or dividend                                                                                                                                                                         | 0100 |                  |
| 6. Common Equity Tier 1 CET1 capital before regulatory adjustments                                                                                                                                                                                              | 0110 | 2,044,159,504.00 |
| Common Equity Tier 1 CET1 capital: regulatory adjustments                                                                                                                                                                                                       | 0119 |                  |
| 7. Additional value adjustments negative amount                                                                                                                                                                                                                 | 0120 | -20,475.00       |
| 8. Intangible assets net of related tax liability negative amount                                                                                                                                                                                               | 0130 | -12,685,991.00   |
| 9. Not applicable                                                                                                                                                                                                                                               | 0139 |                  |
| 10. Deferred tax assets that rely on future profitability excluding those arising from temporary differences net of related tax liability where the conditions in Article 38 3 CRR are met negative amount                                                      | 0140 |                  |
| 11. Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value                                                                                                                               | 0150 |                  |
| 12. Negative amounts resulting from the calculation of expected loss amounts                                                                                                                                                                                    | 0160 |                  |
| 13. Any increase in equity that results from securitised assets negative amount                                                                                                                                                                                 | 0170 |                  |
| 14. Gains or losses on liabilities valued at fair value resulting from changes in own credit standing                                                                                                                                                           | 0180 |                  |
| 15. Defined-benefit pension fund assets negative amount                                                                                                                                                                                                         | 0190 |                  |
| 16. Direct, indirect and synthetic holdings by an institution of own CET1 instruments negative amount                                                                                                                                                           | 0200 |                  |
| 17. Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution negative amount    | 0210 |                  |
| 18. Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities amount above 10% threshold and net of eligible short positio | 0220 |                  |
| 19. Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities amount above 10% threshold and net of eligible short positions negativ | 0230 |                  |

|                                                                                                                                                                                                                                                               |      | a Amounts        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|------------------|
|                                                                                                                                                                                                                                                               | Code | 0010             |
| 20. Not applicable                                                                                                                                                                                                                                            | 0239 |                  |
| EU-20a. Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative                                                                                                                      | 0240 |                  |
| EU-20b. of which: qualifying holdings outside the financial sector negative amount                                                                                                                                                                            | 0250 |                  |
| EU-20c. of which: securitisation positions negative amount                                                                                                                                                                                                    | 0260 |                  |
| EU-20d. of which: free deliveries negative amount                                                                                                                                                                                                             | 0270 |                  |
| 21. Deferred tax assets arising from temporary differences amount above 10% threshold, net of related tax liability where the conditions in Article 38 3 CRR are met negative amount                                                                          | 0280 |                  |
| 22. Amount exceeding the 17,65% threshold negative amount                                                                                                                                                                                                     | 0290 |                  |
| 23. of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities                                                            | 0300 |                  |
| 24. Not applicable                                                                                                                                                                                                                                            | 0309 |                  |
| 25. of which: deferred tax assets arising from temporary differences                                                                                                                                                                                          | 0310 |                  |
| EU-25a. Losses for the current financial year negative amount                                                                                                                                                                                                 | 0320 |                  |
| EU-25b. Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses negative amount      | 0330 |                  |
| 26. Not applicable                                                                                                                                                                                                                                            | 0339 |                  |
| 27. Qualifying AT1 deductions that exceed the AT1 items of the institution negative amount                                                                                                                                                                    | 0340 |                  |
| 27a. Other regulatory adjustments                                                                                                                                                                                                                             | 0350 | -9,717,193.00    |
| 28. Total regulatory adjustments to Common Equity Tier 1 CET1                                                                                                                                                                                                 | 0360 | -22,423,659.00   |
| 29. Common Equity Tier 1 CET1 capital                                                                                                                                                                                                                         | 0370 | 2,021,735,845.00 |
| Additional Tier 1 AT1 capital: instruments.                                                                                                                                                                                                                   | 0379 |                  |
| 30. Capital instruments and the related share premium accounts                                                                                                                                                                                                | 0380 | 327,159,416.00   |
| 31. of which: classified as equity under applicable accounting standards                                                                                                                                                                                      | 0390 |                  |
| 32. of which: classified as liabilities under applicable accounting standards                                                                                                                                                                                 | 0400 | 327,159,416.00   |
| 33. Amount of qualifying items referred to in Article 484 4 CRR and the related share premium accounts subject to phase out from AT1                                                                                                                          | 0410 |                  |
| EU-33a. Amount of qualifying items referred to in Article 494a 1 CRR subject to phase out from AT1                                                                                                                                                            | 0420 |                  |
| EU-33b. Amount of qualifying items referred to in Article 494b 1 CRR subject to phase out from AT1                                                                                                                                                            | 0430 |                  |
| 34. Qualifying Tier 1 capital included in consolidated AT1 capital including minority interests not included in row 5 issued by subsidiaries and held by third parties                                                                                        | 0440 |                  |
| 35. of which: instruments issued by subsidiaries subject to phase out                                                                                                                                                                                         | 0450 |                  |
| 36. Additional Tier 1 AT1 capital before regulatory adjustments                                                                                                                                                                                               | 0460 | 327,159,416.00   |
| Additional Tier 1 AT1 capital: regulatory adjustments.                                                                                                                                                                                                        | 0469 |                  |
| 37. Direct, indirect and synthetic holdings by an institution of own AT1 instruments negative amount                                                                                                                                                          | 0470 |                  |
| 38. Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution negative amount    | 0480 |                  |
| 39. Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities amount above 10% threshold and net of eligible short positions negative amount | 0490 |                  |
| 40. Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities net of eligible short positions negative amount                       | 0500 |                  |
| 41. Not applicable                                                                                                                                                                                                                                            | 0509 |                  |
| 42. Qualifying T2 deductions that exceed the T2 items of the institution negative amount                                                                                                                                                                      | 0510 |                  |
| 42a. Other regulatory adjustments to AT1 capital                                                                                                                                                                                                              | 0520 |                  |
| 43. Total regulatory adjustments to Additional Tier 1 AT1 capital                                                                                                                                                                                             | 0530 |                  |
| 44. Additional Tier 1 AT1 capital                                                                                                                                                                                                                             | 0540 | 327,159,416.00   |
| 45. Tier 1 capital T1 = CET1 + AT1                                                                                                                                                                                                                            | 0550 | 2,348,895,261.00 |
| Tier 2 T2 capital: instruments.                                                                                                                                                                                                                               | 0559 |                  |
| 46. Capital instruments and the related share premium accounts                                                                                                                                                                                                | 0560 |                  |

|                                                                                                                                                                                                                                                                  |      | a Amounts        |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|------------------|
|                                                                                                                                                                                                                                                                  | Code | 0010             |
| 47. Amount of qualifying items referred to in Article 484 5 CRR and the related share premium accounts subject to phase out from T2 as described in Article 486 4 CRR                                                                                            | 0570 |                  |
| EU-47a. Amount of qualifying items referred to in Article 494a 2 CRR subject to phase out from T2                                                                                                                                                                | 0580 |                  |
| EU-47b. Amount of qualifying items referred to in Article 494b 2 CRR subject to phase out from T2                                                                                                                                                                | 0590 |                  |
| 48. Qualifying own funds instruments included in consolidated T2 capital including minority interests and AT1 instruments not included in rows 5 or 34 issued by subsidiaries and held by third parties                                                          | 0600 |                  |
| 49. of which: instruments issued by subsidiaries subject to phase out                                                                                                                                                                                            | 0610 |                  |
| 50. Credit risk adjustments                                                                                                                                                                                                                                      | 0620 |                  |
| 51. Tier 2 T2 capital before regulatory adjustments                                                                                                                                                                                                              | 0630 |                  |
| Tier 2 T2 capital: regulatory adjustments .                                                                                                                                                                                                                      | 0639 |                  |
| 52. Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans negative amount                                                                                                                                       | 0640 |                  |
| 53. Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution | 0650 |                  |
| 54. Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities amount above 10% threshold and net of eligible short posit  | 0660 |                  |
| 54a. Not applicable                                                                                                                                                                                                                                              | 0669 |                  |
| 55. Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities net of eligible short positions negative amount    | 0670 |                  |
| 56. Not applicable                                                                                                                                                                                                                                               | 0679 |                  |
| EU-56a . Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution negative amount                                                                                                                                | 0680 |                  |
| EU-56b. Other regulatory adjustments to T2 capital                                                                                                                                                                                                               | 0690 |                  |
| 57. Total regulatory adjustments to Tier 2 T2 capital                                                                                                                                                                                                            | 0700 |                  |
| 58. Tier 2 T2 capital                                                                                                                                                                                                                                            | 0710 |                  |
| 59. Total capital TC = T1 + T2                                                                                                                                                                                                                                   | 0720 | 2,348,895,261.00 |
| 60. Total Risk exposure amount                                                                                                                                                                                                                                   | 0730 | 5,490,036,885.00 |
| Capital ratios and requirements including buffers .                                                                                                                                                                                                              | 0739 |                  |
| 61. Common Equity Tier 1 capital                                                                                                                                                                                                                                 | 0740 | 0.3683           |
| 62. Tier 1 capital                                                                                                                                                                                                                                               | 0750 | 0.4278           |
| 63. Total capital                                                                                                                                                                                                                                                | 0760 | 0.4278           |
| 64. Institution CET1 overall capital requirements                                                                                                                                                                                                                | 0770 | 0.1023           |

|                                                                                                                                                                                                                                                   |      | a Amounts     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|---------------|
|                                                                                                                                                                                                                                                   | Code | 0010          |
| 65. of which: capital conservation buffer requirement                                                                                                                                                                                             | 0780 | 0.0250        |
| 66. of which: countercyclical capital buffer requirement                                                                                                                                                                                          | 0790 | 0.0196        |
| 67. of which: systemic risk buffer requirement                                                                                                                                                                                                    | 0800 |               |
| EU-67a. of which: Global Systemically Important Institution G-SII or Other Systemically Important Institution O-SII buffer requirement                                                                                                            | 0810 |               |
| EU-67b. of which: additional own funds requirements to address the risks other than the risk of excessive leverage                                                                                                                                | 0820 | 0.0127        |
| 68. Common Equity Tier 1 capital as a percentage of risk exposure amount available after meeting the minimum capital requirements                                                                                                                 | 0830 | 0.31          |
| National minima if different from Basel III.                                                                                                                                                                                                      | 0839 |               |
| 69. Not applicable                                                                                                                                                                                                                                | 0840 |               |
| 70. Not applicable                                                                                                                                                                                                                                | 0850 |               |
| 71. Not applicable                                                                                                                                                                                                                                | 0860 |               |
| Amounts below the thresholds for deduction before risk weighting .                                                                                                                                                                                | 0869 |               |
| 72. Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities amount below 10% threshold and net of eligible short positions | 0870 |               |
| 73. Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities amount below 17.65% thresholds and net of eligible short positions  | 0880 |               |
| 74. Not applicable                                                                                                                                                                                                                                | 0889 |               |
| 75. Deferred tax assets arising from temporary differences amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 3 CRR are met                                                                           | 0890 |               |
| Applicable caps on the inclusion of provisions in Tier 2 .                                                                                                                                                                                        | 0899 |               |
| 76. Credit risk adjustments included in T2 in respect of exposures subject to standardised approach prior to the application of the cap                                                                                                           | 0900 | 1,191,732.00  |
| 77. Cap on inclusion of credit risk adjustments in T2 under standardised approach                                                                                                                                                                 | 0910 | 49,775,056.74 |
| 78. Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach prior to the application of the cap                                                                                                 | 0920 |               |
| 79. Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach                                                                                                                                                      | 0930 |               |
| Capital instruments subject to phase-out arrangements only applicable between 1 Jan 2014 and 1 Jan 2022.                                                                                                                                          | 0939 |               |
| 80. Current cap on CET1 instruments subject to phase out arrangements                                                                                                                                                                             | 0940 |               |
| 81. Amount excluded from CET1 due to cap excess over cap after redemptions and maturities                                                                                                                                                         | 0950 |               |
| 82. Current cap on AT1 instruments subject to phase out arrangements                                                                                                                                                                              | 0960 |               |
| 83. Amount excluded from AT1 due to cap excess over cap after redemptions and maturities                                                                                                                                                          | 0970 |               |
| 84. Current cap on T2 instruments subject to phase out arrangements                                                                                                                                                                               | 0980 |               |
| 85. Amount excluded from T2 due to cap excess over cap after redemptions and maturities                                                                                                                                                           | 0990 |               |

## EU CC2 - RECONCILIATION OF REGULATORY OWN FUNDS TO BALANCE SHEET IN THE AUDITED FINANCIAL STATEMENTS

31 DECEMBER 2025

| Type of assets |                                                                              | Balance sheet as in published<br>financial statements | Under regulatory scope of consolidation | c Reference |
|----------------|------------------------------------------------------------------------------|-------------------------------------------------------|-----------------------------------------|-------------|
| Code           | 0005                                                                         | a As at period end<br>0010                            | b As at period end<br>0020              | 0030        |
| 005            | Cash and cash balances at central banks                                      | 1,432,558,891.58                                      | 1,432,558,891.58                        |             |
| 005            | Non-trading non-derivative financial assets measured at fair value to equity | 978,078,613.61                                        | 978,078,613.61                          |             |
| 005            | Non-trading debt instruments measured at a cost-based method                 | 64,913,658,035.37                                     | 64,913,658,035.37                       |             |
| 005            | Of which: Debt securities                                                    | 7,136,044,323.51                                      | 7,136,044,323.51                        |             |
| 005            | Of which: Loans and advances                                                 | 57,777,613,711.86                                     | 57,777,613,711.86                       |             |
| 005            | Derivatives – Hedge accounting                                               | 5,435,972,158.23                                      | 5,435,972,158.23                        |             |
| 005            | Tangible assets                                                              | 4,163,364.67                                          | 4,163,364.67                            |             |
| 005            | Intangible assets                                                            | 12,685,990.85                                         | 12,685,990.85                           |             |
| 005            | tax assets                                                                   | 0.00                                                  | 0.00                                    |             |
| 005            | other assets                                                                 | 90,741,959.24                                         | 90,741,959.24                           |             |
|                | <b>Total</b>                                                                 | <b>72,867,859,017.00</b>                              | <b>72,867,859,017.00</b>                |             |

| Type of liabilities |                                                                                  | Balance sheet as in published<br>financial statements | Under regulatory scope of consolidation | c Reference |
|---------------------|----------------------------------------------------------------------------------|-------------------------------------------------------|-----------------------------------------|-------------|
| Code                | 0005                                                                             | a As at period end<br>0010                            | b As at period end<br>0020              | 0030        |
| 005                 | Non-trading non-derivative financial liabilities measured at a cost-based method | 67,151,839,477.00                                     | 67,151,839,477.00                       |             |
| 005                 | Of which: Deposits                                                               | 9,179,802,577.00                                      | 9,179,802,577.00                        |             |
| 005                 | Of which: Debt securities issued                                                 | 57,972,036,899.00                                     | 57,972,036,899.00                       |             |
| 005                 | Derivatives – Hedge accounting                                                   | 3,519,577,483.00                                      | 3,519,577,483.00                        |             |
| 005                 | Provisions                                                                       | 2,450,043.00                                          | 2,450,043.00                            |             |
| 005                 | Tax liabilities                                                                  | 9,122,653.00                                          | 9,122,653.00                            |             |
| 005                 | Other liabilities                                                                | 28,163,033.00                                         | 28,163,033.00                           |             |
|                     | <b>Total</b>                                                                     | <b>70,711,152,689.00</b>                              | <b>70,711,152,689.00</b>                |             |

| Type of equity |                                                     | Balance sheet as in published<br>financial statements | Under regulatory scope of consolidation | c Reference |
|----------------|-----------------------------------------------------|-------------------------------------------------------|-----------------------------------------|-------------|
| Code           | 0005                                                | a As at period end<br>0010                            | b As at period end<br>0020              | 0030        |
| 005            | Capital                                             | 6,823,226.00                                          | 6,823,226.00                            |             |
| 005            | Retained earnings                                   | 2,037,334,308.00                                      | 2,037,334,308.00                        |             |
| 005            | Revaluation reserves                                | 1,970.00                                              | 1,970.00                                |             |
| 005            | Profit or loss attributable to owners of the parent | 112,546,750.00                                        | 112,546,750.00                          |             |
|                | <b>Total</b>                                        | <b>2,156,706,254.00</b>                               | <b>2,156,706,254.00</b>                 |             |

## EU CCA - MAIN FEATURES OF REGULATORY OWN FUNDS INSTRUMENTS AND ELIGIBLE LIABILITIES INSTRUMENTS

Capital instruments' main features template<sup>1)</sup>

|                             |                                                                                                                         |                                  |                                  |                                                                        |                                                                        |                                                                        |                                                                        |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------|----------------------------------|----------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------|
| 1                           | Issuer                                                                                                                  | Nederlandse Waterschapsbank N.V. | Nederlandse Waterschapsbank N.V. | Nederlandse Waterschapsbank N.V.                                       | Nederlandse Waterschapsbank N.V.                                       | Nederlandse Waterschapsbank N.V.                                       | Nederlandse Waterschapsbank N.V.                                       |
| 2                           | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)                                        | No unique identifier             | No unique identifier             | No unique identifier                                                   | No unique identifier                                                   | No unique identifier                                                   | No unique identifier                                                   |
| 2a                          | Public or private placement                                                                                             | Private placement                | Private placement                | Private placement                                                      | Private placement                                                      | Private placement                                                      | Private placement                                                      |
| 3                           | Governing law(s) of the instrument                                                                                      | Dutch                            | Dutch                            | Dutch                                                                  | Dutch                                                                  | Dutch                                                                  | Dutch                                                                  |
| 3a                          | Contractual recognition of write down and conversion powers of resolution authorities                                   | N/A                              | N/A                              | Yes                                                                    | Yes                                                                    | Yes                                                                    | Yes                                                                    |
| <b>Regulatory treatment</b> |                                                                                                                         |                                  |                                  |                                                                        |                                                                        |                                                                        |                                                                        |
| 4                           | Current treatment taking into account, where applicable, transitional CRR rules                                         | CET1                             | CET1                             | Additional Tier 1                                                      | Additional Tier 1                                                      | Additional Tier 1                                                      | Additional Tier 1                                                      |
| 5                           | Post-transitional CRR rules                                                                                             | CET1                             | CET1                             | Additional Tier 1                                                      | Additional Tier 1                                                      | Additional Tier 1                                                      | Additional Tier 1                                                      |
| 6                           | Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated                                                          | Solo                             | Solo                             | Solo                                                                   | Solo                                                                   | Solo                                                                   | Solo                                                                   |
| 7                           | Instrument type (types to be specified by each jurisdiction)                                                            | Share Capital (A shares)         | Share Capital (B shares)         | Additional Tier 1                                                      | Additional Tier 1                                                      | Additional Tier 1                                                      | Additional Tier 1                                                      |
| 8                           | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | 5.805 mln                        | 1.019 mln                        | 200 mln                                                                | 20.5 mln                                                               | 50 mln                                                                 | 50 mln                                                                 |
| 9                           | Nominal amount of instrument                                                                                            | 115                              | 460                              | 200 mln                                                                | 20.5 mln                                                               | 50 mln                                                                 | 50 mln                                                                 |
| 9a                          | Issue price                                                                                                             | 115                              | 460                              | 100%                                                                   | 100%                                                                   | 100%                                                                   | 100%                                                                   |
| 9b                          | Redemption price                                                                                                        | N/A                              | N/A                              | 100%                                                                   | 100%                                                                   | 100%                                                                   | 100%                                                                   |
| 10                          | Accounting classification                                                                                               | Shareholders' equity             | Shareholders' equity             | Liability - amortised cost                                             | Liability - amortised cost                                             | Liability - amortised cost                                             | Liability - amortised cost                                             |
| 11                          | Original date of issuance                                                                                               | May 5, 1954                      | January 1, 1961                  | September 1, 2015                                                      | May 3, 2016                                                            | August 12, 2016                                                        | August 15, 2016                                                        |
| 12                          | Perpetual or dated                                                                                                      | Perpetual                        | Perpetual                        | Perpetual                                                              | Perpetual                                                              | Perpetual                                                              | Perpetual                                                              |
| 13                          | Original maturity date                                                                                                  | No maturity                      | No maturity                      | No maturity                                                            | No maturity                                                            | No maturity                                                            | No maturity                                                            |
| 14                          | Issuer call subject to prior supervisory approval                                                                       | N/A                              | N/A                              | Yes                                                                    | Yes                                                                    | Yes                                                                    | Yes                                                                    |
| 15                          | Optional call date, contingent call dates and redemption amount                                                         | N/A                              | N/A                              | 01-09-26<br>100% of nominal amount<br>In addition Tax/ Regulatory call | 05-05-31<br>100% of nominal amount<br>In addition Tax/ Regulatory call | 12-08-26<br>100% of nominal amount<br>In addition Tax/ Regulatory call | 15-01-26<br>100% of nominal amount<br>In addition Tax/ Regulatory call |
| 16                          | Subsequent call dates, if applicable                                                                                    | N/A                              | N/A                              | 1 Sep of each year after first call date                               | 3 May of each year after first call date                               | 12 Aug of each year after first call date                              | 15 Jan of each year after first call date                              |
| <b>Coupons/dividends</b>    |                                                                                                                         |                                  |                                  |                                                                        |                                                                        |                                                                        |                                                                        |
| 17                          | Fixed or floating dividend/coupon                                                                                       | Floating                         | Floating                         | Fixed to floating                                                      | Fixed to floating                                                      | Fixed to floating                                                      | Fixed to floating                                                      |
| 19                          | Existence of a dividend stopper                                                                                         | No                               | No                               | No                                                                     | No                                                                     | No                                                                     | No                                                                     |
| 20a                         | Fully discretionary, partially discretionary or mandatory (in terms of timing)                                          | Fully discretionary              | Fully discretionary              | Fully discretionary                                                    | Fully discretionary                                                    | Fully discretionary                                                    | Fully discretionary                                                    |
| 20b                         | Fully discretionary, partially discretionary or mandatory (in terms of amount)                                          | Fully discretionary              | Fully discretionary              | Fully discretionary                                                    | Fully discretionary                                                    | Fully discretionary                                                    | Fully discretionary                                                    |

Capital instruments' main features template<sup>1)</sup>

|     |                                                                                                               |                   |                   |                                                                                                                      |                                                                          |                                                                          |                                                                          |
|-----|---------------------------------------------------------------------------------------------------------------|-------------------|-------------------|----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------------|
| 21  | Existence of step up or other incentive to redeem                                                             | No                | No                | No                                                                                                                   | No                                                                       | No                                                                       | No                                                                       |
| 22  | Noncumulative or cumulative                                                                                   | N/A               | N/A               | Non-cumulative                                                                                                       | Non-cumulative                                                           | Non-cumulative                                                           | Non-cumulative                                                           |
| 23  | Convertible or non-convertible                                                                                | N/A               | N/A               | Non-convertible                                                                                                      | Non-convertible                                                          | Non-convertible                                                          | Non-convertible                                                          |
| 24  | If convertible, conversion trigger(s)                                                                         | N/A               | N/A               | N/A                                                                                                                  | N/A                                                                      | N/A                                                                      | N/A                                                                      |
| 25  | If convertible, fully or partially                                                                            | N/A               | N/A               | N/A                                                                                                                  | N/A                                                                      | N/A                                                                      | N/A                                                                      |
| 26  | If convertible, conversion rate                                                                               | N/A               | N/A               | N/A                                                                                                                  | N/A                                                                      | N/A                                                                      | N/A                                                                      |
| 27  | If convertible, mandatory or optional conversion                                                              | N/A               | N/A               | N/A                                                                                                                  | N/A                                                                      | N/A                                                                      | N/A                                                                      |
| 28  | If convertible, specify instrument type convertible into                                                      | N/A               | N/A               | N/A                                                                                                                  | N/A                                                                      | N/A                                                                      | N/A                                                                      |
| 29  | If convertible, specify issuer of instrument it converts into                                                 | N/A               | N/A               | N/A                                                                                                                  | N/A                                                                      | N/A                                                                      | N/A                                                                      |
| 30  | Write-down features                                                                                           | N/A               | N/A               | Yes                                                                                                                  | Yes                                                                      | Yes                                                                      | Yes                                                                      |
| 31  | If write-down, write-down trigger(s)                                                                          | N/A               | N/A               | Common Equity Tier1 (CET1) below 5.125% for two tranches of €50 mln and 11.25% for the other two tranches of €50 mln | Common Equity Tier1 (CET1) below 5.125%                                  | Common Equity Tier1 (CET1) below 5.125%                                  | Common Equity Tier1 (CET1) below 11.25%                                  |
| 32  | If write-down, full or partial                                                                                | N/A               | N/A               | Full or Partially                                                                                                    | Full or Partially                                                        | Full or Partially                                                        | Full or Partially                                                        |
| 33  | If write-down, permanent or temporary                                                                         | N/A               | N/A               | Temporary                                                                                                            | Temporary                                                                | Temporary                                                                | Temporary                                                                |
| 34  | If temporary write-down, description of write-up mechanism                                                    | N/A               | N/A               | Under conditions write-up takes place in steps when CET1 is above 5.125% respectively 11.25%                         | Under conditions write-up takes place in steps when CET1 is above 5.125% | Under conditions write-up takes place in steps when CET1 is above 5.125% | Under conditions write-up takes place in steps when CET1 is above 11.25% |
| 34a | Type of subordination (only for eligible liabilities)                                                         | own funds         | own funds         | own funds                                                                                                            | own funds                                                                | own funds                                                                | own funds                                                                |
| 34b | Ranking of the instrument in normal insolvency proceedings                                                    | ranking 1         | ranking 1         | ranking 2                                                                                                            | ranking 2                                                                | ranking 2                                                                | ranking 2                                                                |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Additional Tier 1 | Additional Tier 1 | Other creditors                                                                                                      | Other creditors                                                          | Other creditors                                                          | Other creditors                                                          |
| 36  | Non-compliant transitioned features                                                                           | No                | No                | No                                                                                                                   | No                                                                       | No                                                                       | No                                                                       |
| 37  | If yes, specify non-compliant features                                                                        | N/A               | N/A               | N/A                                                                                                                  | N/A                                                                      | N/A                                                                      | N/A                                                                      |
| 37a | Link to the full term and conditions of the instrument (signposting)                                          | N/A               | N/A               | N/A                                                                                                                  | N/A                                                                      | N/A                                                                      | N/A                                                                      |

1) 'N/A' inserted if the question is not applicable

## ARTICLE 5: COUNTERCYCLICAL CAPITAL BUFFERS

### EU CCYB1 - GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES RELEVANT FOR THE CALCULATION OF THE COUNTERCYCLICAL BUFFER

31 DECEMBER 2025

|      | Breakdown by country | General credit exposures                         |                                         | Relevant credit exposures – Market risk                            |                                                       | e Securitisation exposures Exposure value for non-trading book | f Total exposure value  | Own fund requirements                          |                                           |                                                                                |                       | k Risk-weighted exposure amounts | l Own fund requirements weights % | m Countercyclical buffer rate% |
|------|----------------------|--------------------------------------------------|-----------------------------------------|--------------------------------------------------------------------|-------------------------------------------------------|----------------------------------------------------------------|-------------------------|------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------|-----------------------|----------------------------------|-----------------------------------|--------------------------------|
|      |                      | a Exposure value under the standardised approach | b Exposure value under the IRB approach | c Sum of long and short positions of trading book exposures for SA | d Value of trading book exposures for internal models |                                                                |                         | g Relevant credit risk exposures - Credit risk | h Relevant credit exposures – Market risk | i Relevant credit exposures – Securitisation positions in the non-trading book | j Total               |                                  |                                   |                                |
| Code | 0005                 | 0010                                             | 0020                                    | 0030                                                               | 0040                                                  | 0050                                                           | 0060                    | 0070                                           | 0080                                      | 0090                                                                           | 0100                  | 0110                             | 0120                              | 0130                           |
| 005  | AUSTRIA              | 102,742,748.00                                   |                                         |                                                                    |                                                       |                                                                | 102,742,748.00          | 821,942.00                                     |                                           |                                                                                | 821,942.00            | 10,274,275.00                    | 0.0028                            |                                |
| 005  | CANADA               | 74,676,296.00                                    |                                         |                                                                    |                                                       |                                                                | 74,676,296.00           | 1,194,821.00                                   |                                           |                                                                                | 1,194,821.00          | 14,935,262.50                    | 0.0041                            |                                |
| 005  | FRANCE               | 99,961,519.00                                    |                                         |                                                                    |                                                       |                                                                | 99,961,519.00           | 799,692.00                                     |                                           |                                                                                | 799,692.00            | 9,996,150.00                     | 0.0027                            | 0.0100                         |
| 005  | UNITED KINGDOM       | 177,737,454.00                                   |                                         |                                                                    |                                                       |                                                                | 177,737,454.00          | 6,393,365.00                                   |                                           |                                                                                | 6,393,365.00          | 79,917,062.50                    | 0.0218                            | 0.0200                         |
| 005  | NETHERLANDS          | 3,945,424,252.00                                 |                                         |                                                                    |                                                       | 3,150,574,254.00                                               | 7,095,998,506.00        | 244,682,360.00                                 |                                           | 35,843,112.00                                                                  | 280,525,472.00        | 3,506,568,400.00                 | 0.9579                            | 0.0200                         |
| 005  | UNITED STATES        | 106,518,061.00                                   |                                         |                                                                    |                                                       |                                                                | 106,518,061.00          | 3,121,465.00                                   |                                           |                                                                                | 3,121,465.00          | 39,018,312.50                    | 0.0107                            |                                |
|      | <b>Total</b>         | <b>4,507,060,330.00</b>                          |                                         |                                                                    |                                                       | <b>3,150,574,254.00</b>                                        | <b>7,657,634,584.00</b> | <b>257,013,645.00</b>                          |                                           | <b>35,843,112.00</b>                                                           | <b>292,856,757.00</b> | <b>3,660,709,462.50</b>          |                                   |                                |

### EU CCYB2 - AMOUNT OF INSTITUTION-SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER

|                                                                   | Code | a                |
|-------------------------------------------------------------------|------|------------------|
|                                                                   |      | 0010             |
| 1 Total risk exposure amount                                      | 0010 | 5,490,036,885.00 |
| 2 Institution specific countercyclical capital buffer rate        | 0020 | 0.0196           |
| 3 Institution specific countercyclical capital buffer requirement | 0030 | 107,724,349.00   |

## ARTICLE 6: LEVERAGE RATIO

### EU LR1 - LRSUM: SUMMARY RECONCILIATION OF ACCOUNTING ASSETS AND LEVERAGE RATIO EXPOSURES

The leverage ratio requirement is part of the CRR. The ratio is defined as Tier 1 capital as a percentage of total assets of the bank. As a promotional bank we are allowed to exclude promotional assets from our total assets when calculating the leverage ratio exposure under CRR.

The leverage ratio as at 31 December 2025 was 39.2% and comfortably exceeds the requirement of 3%.

#### 31 DECEMBER 2025

|                                                                                                                                                                                                                       |      | a. Applicable amount |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|----------------------|
|                                                                                                                                                                                                                       | Code | 0010                 |
| 1. Total assets as per published financial statements                                                                                                                                                                 | 0010 | 72,867,859,017.00    |
| 2. Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation                                                                                       | 0020 |                      |
| 3. [Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference]                                                                                             | 0030 |                      |
| 4. [Adjustment for temporary exemption of exposures to central banks (if applicable)]                                                                                                                                 | 0040 |                      |
| 5. [Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR] | 0050 |                      |
| 6. Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting                                                                                                                | 0060 |                      |
| 7. Adjustment for eligible cash pooling transactions                                                                                                                                                                  | 0070 |                      |
| 8. Adjustment for derivative financial instruments                                                                                                                                                                    | 0080 | -4,095,373,757.00    |
| 9. Adjustment for securities financing transactions (SFTs)                                                                                                                                                            | 0090 | 12.00                |
| 10. Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)                                                                                                | 0100 | 1,940,354,243.00     |
| 11. [Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital]                                                                                              | 0110 |                      |
| EU-11a. [Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR]                                                                        | 0120 |                      |
| EU-11b. [Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR]                                                                                       | 0130 |                      |
| 12. Other adjustments                                                                                                                                                                                                 | 0140 | -64,720,550,919.00   |
| 13. Total exposure measure                                                                                                                                                                                            | 0150 | 5,992,288,596.00     |

## EU LR2 - LRCOM: LEVERAGE RATIO COMMON DISCLOSURE

|                                                                                                                                                |      | CRR leverage ratio exposures |                   |
|------------------------------------------------------------------------------------------------------------------------------------------------|------|------------------------------|-------------------|
|                                                                                                                                                |      | a. T                         | b. T-1            |
|                                                                                                                                                | Code | 0010                         | 0020              |
| On-balance sheet exposures (excluding derivatives and SFTs)                                                                                    | 0009 |                              |                   |
| 1. On-balance sheet items (excluding derivatives, SFTs, but including collateral)                                                              | 0010 | 64,685,642,758.00            | 74,784,781,016.00 |
| 2. Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework  | 0020 |                              |                   |
| 3. (Deductions of receivables assets for cash variation margin provided in derivatives transactions)                                           | 0030 |                              |                   |
| 4. (Adjustment for securities received under securities financing transactions that are recognised as an asset)                                | 0040 |                              |                   |
| 5. (General credit risk adjustments to on-balance sheet items)                                                                                 | 0050 |                              |                   |
| 6. (Asset amounts deducted in determining Tier 1 capital)                                                                                      | 0060 |                              |                   |
| 7. Total on-balance sheet exposures (excluding derivatives and SFTs)                                                                           | 0070 | 64,685,642,758.00            | 74,784,781,016.00 |
| Derivative exposures                                                                                                                           | 0079 |                              |                   |
| 8. Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)                                 | 0080 | 342,395,123.00               | 434,579,237.00    |
| EU-8a. Derogation for derivatives: replacement costs contribution under the simplified standardised approach                                   | 0090 |                              |                   |
| 9. Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions                                                | 0100 | 998,203,278.00               | 1,208,021,604.00  |
| EU-9a. Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach                           | 0110 |                              |                   |
| EU-9b. Exposure determined under Original Exposure Method                                                                                      | 0120 |                              |                   |
| 10. (Exempted CCP leg of client-cleared trade exposures) (SA-CCR)                                                                              | 0130 |                              |                   |
| EU-10a. (Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)                                                | 0140 |                              |                   |
| EU-10b. (Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)                                                        | 0150 |                              |                   |
| 11. Adjusted effective notional amount of written credit derivatives                                                                           | 0160 |                              |                   |
| 12. (Adjusted effective notional offsets and add-on deductions for written credit derivatives)                                                 | 0170 |                              |                   |
| 13. Total derivatives exposures                                                                                                                | 0180 | 1,340,598,401.00             | 1,642,600,841.00  |
| Securities financing transaction (SFT) exposures                                                                                               | 0189 |                              |                   |
| 14. Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions                                      | 0190 |                              |                   |
| 15. (Netted amounts of cash payables and cash receivables of gross SFT assets)                                                                 | 0200 |                              |                   |
| 16. Counterparty credit risk exposure for SFT assets                                                                                           | 0210 | 12.00                        |                   |
| EU-16a. Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR                                 | 0220 |                              |                   |
| 17. Agent transaction exposures                                                                                                                | 0230 |                              |                   |
| EU-17a. (Exempted CCP leg of client-cleared SFT exposure)                                                                                      | 0240 |                              |                   |
| 18. Total securities financing transaction exposures                                                                                           | 0250 | 12.00                        |                   |
| Other off-balance sheet exposures                                                                                                              | 0259 |                              |                   |
| 19. Off-balance sheet exposures at gross notional amount                                                                                       | 0260 | 1,029,510,043.00             | 318,200,000.00    |
| 20. (Adjustments for conversion to credit equivalent amounts)                                                                                  | 0270 | 910,844,200.00               | 1,597,730,968.00  |
| 21. (General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures) | 0280 |                              |                   |
| 22. Off-balance sheet exposures                                                                                                                | 0290 | 1,940,354,243.00             | 1,915,930,968.00  |

|                                                                                                                                                                                                                                                                 |      | CRR leverage ratio exposures |                    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|------------------------------|--------------------|
|                                                                                                                                                                                                                                                                 |      | a. T                         | b. T-1             |
|                                                                                                                                                                                                                                                                 | Code | 0010                         | 0020               |
| Excluded exposures                                                                                                                                                                                                                                              | 0299 |                              |                    |
| EU-22a. (Exposures excluded from the leverage ratio total exposure measure in accordance with point (c ) and point (ca) of Article 429a(1) CRR)                                                                                                                 | 0300 |                              |                    |
| EU-22b. (Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))                                                                                                                                                     | 0310 |                              |                    |
| EU-22c. (Excluded exposures of public development banks (or units) - Public sector investments)                                                                                                                                                                 | 0320 | -4,985,851,210.00            | -5,030,090,865.00  |
| EU-22d. (Excluded exposures of public development banks (or units) - Promotional loans)                                                                                                                                                                         | 0330 | -56,988,455,608.00           | -58,159,322,718.00 |
| EU-22e. (Excluded passing-through promotional loan exposures by non-public development banks (or units))                                                                                                                                                        | 0340 |                              |                    |
| EU-22f. (Excluded guaranteed parts of exposures arising from export credits)                                                                                                                                                                                    | 0350 |                              |                    |
| EU-22g. (Excluded excess collateral deposited at triparty agents)                                                                                                                                                                                               | 0360 |                              |                    |
| EU-22h. (Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)                                                                                                                                                 | 0370 |                              |                    |
| EU-22i. (Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)                                                                                                                                          | 0380 |                              |                    |
| EU-22j. (Reduction of the exposure value of pre-financing or intermediate loans)                                                                                                                                                                                | 0390 |                              |                    |
| EU-22k. (Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)                                                                                                                                                                      | 0400 |                              |                    |
| EU-22l. (Exposures deducted in accordance with point (q) of Article 429a(1) CRR)                                                                                                                                                                                | 0410 |                              |                    |
| EU-22m. (Total exempted exposures)                                                                                                                                                                                                                              | 0420 | -61,974,306,818.00           | -63,189,413,583.00 |
| Capital and total exposure measure                                                                                                                                                                                                                              | 0429 |                              |                    |
| 23. Tier 1 capital                                                                                                                                                                                                                                              | 0430 | 2,348,895,261.00             | 2,347,042,078.00   |
| 24. Total exposure measure                                                                                                                                                                                                                                      | 0440 | 5,992,288,596.00             | 15,153,899,242.00  |
| Leverage ratio                                                                                                                                                                                                                                                  | 0449 |                              |                    |
| 25. Leverage ratio (%)                                                                                                                                                                                                                                          | 0450 | 0.3920                       | 0.1549             |
| EU-25. Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)                                                                                                                                            | 0460 | 0.0346                       | 0.0300             |
| 25a. Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)                                                                                                                                                   | 0470 | 0.3920                       | 0.1549             |
| 26. Regulatory minimum leverage ratio requirement (%)                                                                                                                                                                                                           | 0480 | 0.0300                       | 0.0300             |
| EU-26a. Additional own funds requirements to address the risk of excessive leverage (%)                                                                                                                                                                         | 0490 |                              |                    |
| EU-26b. of which: to be made up of CET1 capital                                                                                                                                                                                                                 | 0500 |                              |                    |
| 27. Leverage ratio buffer requirement (%)                                                                                                                                                                                                                       | 0510 | 0.00                         | 0.00               |
| EU-27a. Overall leverage ratio requirement (%)                                                                                                                                                                                                                  | 0520 | 0.0300                       | 0.0300             |
| Choice on transitional arrangements and relevant exposures                                                                                                                                                                                                      | 0529 |                              |                    |
| EU-27b. Choice on transitional arrangements for the definition of the capital measure                                                                                                                                                                           | 0530 |                              |                    |
| Disclosure of mean values                                                                                                                                                                                                                                       | 0539 |                              |                    |
| 28. Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable                                                                                           | 0540 |                              |                    |
| 29. Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables                                                                                             | 0550 |                              |                    |
| 30. Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associat | 0560 | 5,992,288,596.00             | 15,153,899,242.00  |
| 30a. Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associa | 0570 | 5,992,288,596.00             | 15,153,899,242.00  |
| 31. Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash  | 0580 | 0.3920                       | 0.1549             |
| 31a. Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash | 0590 | 0.3920                       | 0.1549             |

## EU LR3 - LRSPL: SPLIT-UP ON BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES, SFTS AND EXEMPTED EXPOSURES)

### CRR LEVERAGE RATIO EXPOSURE

|                                                                                                              | Code | a. CRR leverage ratio exposures |
|--------------------------------------------------------------------------------------------------------------|------|---------------------------------|
|                                                                                                              |      | 0010                            |
| EU-1. Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:      | 0010 | 4,650,173,030.00                |
| EU-2. Trading book exposures                                                                                 | 0020 |                                 |
| EU-3. Banking book exposures, of which:                                                                      | 0030 | 4,650,173,030.00                |
| EU-4. Covered bonds                                                                                          | 0040 | 652,436,983.00                  |
| EU-5. Exposures treated as sovereigns                                                                        | 0050 | 2,891,491,738.00                |
| EU-6. Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns | 0060 |                                 |
| EU-7. Institutions                                                                                           | 0070 | 235,752,234.00                  |
| EU-8. Secured by mortgages of immovable properties                                                           | 0080 |                                 |
| EU-9. Retail exposures                                                                                       | 0090 |                                 |
| EU-10. Corporates                                                                                            | 0100 | 331,941,578.00                  |
| EU-11. Exposures in default                                                                                  | 0110 |                                 |
| EU-12. Other exposures (eg equity, securitisations, and other non-credit obligation assets)                  | 0120 | 538,550,497.00                  |

## EU LRA - DISCLOSURE OF LR QUALITATIVE INFORMATION

Information on the factors that impact the leverage ratio, is described in the Report of the Managing Board and the Notes to the Financial Statements in our [Annual Report](#).

## ARTICLE 7: LIQUIDITY REQUIREMENTS

### EU LIQA - LIQUIDITY RISK MANAGEMENT

Is part of Article 2 Risk management objectives and policies.

### EU LIQB - QUALITATIVE INFORMATION ON LCR

The Liquidity Coverage Ratio (LCR) is an indicator that shows whether there are sufficient liquid assets to absorb a 30-day period of stress. At 235%, the LCR at the end of December 2025 is well above the minimum requirement of 100% (December 2024: 183%). The EU LIQ1 template shows averages for all elements in the LCR over the past 12 months. The calculation of these averages is based on the EBA mapping between technical standards on Pillar 3 disclosures and technical standards on supervisory reporting.

## EU LIQ1 - QUANTITATIVE INFORMATION OF LCR

31 DECEMBER 2025

|                                                                                                                                                                                                                         | Code | Total unweighted value average |                   |                   |                   | Total weighted value average |                   |                   |                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|--------------------------------|-------------------|-------------------|-------------------|------------------------------|-------------------|-------------------|-------------------|
|                                                                                                                                                                                                                         |      | a. T                           | b. T-1            | c. T-2            | d. T-3            | e. T                         | f. T-1            | g. T-2            | h. T-3            |
|                                                                                                                                                                                                                         |      | 0010                           | 0020              | 0030              | 0040              | 0050                         | 0060              | 0070              | 0080              |
| EU 1a. Quarter ending on DD Month YYY                                                                                                                                                                                   | 0010 | 2025-12-31                     | 2025-09-30        | 2025-06-30        | 2025-03-31        | 2025-12-31                   | 2025-09-30        | 2025-06-30        | 2025-03-31        |
| EU 1b. Number of data points used in the calculation of averages                                                                                                                                                        | 0020 | 12                             | 12                | 12                | 12                | 12                           | 12                | 12                | 12                |
| HIGH-QUALITY LIQUID ASSETS                                                                                                                                                                                              | 0029 |                                |                   |                   |                   |                              |                   |                   |                   |
| 1. Total high-quality liquid assets HQLA                                                                                                                                                                                | 0030 |                                |                   |                   |                   | 15,889,285,600.83            | 15,751,308,357.92 | 15,175,168,868.08 | 15,311,333,980.08 |
| CASH - OUTFLOWS                                                                                                                                                                                                         | 0039 |                                |                   |                   |                   |                              |                   |                   |                   |
| 2. Retail deposits and deposits from small business customers, of which:                                                                                                                                                | 0040 |                                |                   |                   |                   |                              |                   |                   |                   |
| 3. Stable deposits                                                                                                                                                                                                      | 0050 |                                |                   |                   |                   |                              |                   |                   |                   |
| 4. Less stable deposits                                                                                                                                                                                                 | 0060 |                                |                   |                   |                   |                              |                   |                   |                   |
| 5. Unsecured wholesale funding                                                                                                                                                                                          | 0070 | 8,908,981,642.17               | 8,449,302,282.33  | 8,105,372,879.33  | 8,385,778,927.42  | 8,357,030,418.58             | 7,881,972,154.33  | 7,569,482,679.58  | 7,846,691,345.75  |
| 6. Operational deposits all counterparties and deposits in networks of cooperative banks                                                                                                                                | 0080 |                                |                   |                   |                   |                              |                   |                   |                   |
| 7. Non-operational deposits all counterparties                                                                                                                                                                          | 0090 | 919,918,706.00                 | 945,550,213.25    | 893,150,332.83    | 898,479,302.67    | 367,967,482.42               | 378,220,085.25    | 357,260,133.08    | 359,391,721.00    |
| 8. Unsecured debt                                                                                                                                                                                                       | 0100 | 7,989,062,936.17               | 7,503,752,069.08  | 7,212,222,546.50  | 7,487,299,624.75  | 7,989,062,936.17             | 7,503,752,069.08  | 7,212,222,546.50  | 7,487,299,624.75  |
| 9. Secured wholesale funding                                                                                                                                                                                            | 0110 |                                |                   |                   |                   | 132,625,000.00               | 132,625,000.00    | 79,575,000.00     | 79,575,000.00     |
| 10. Additional requirements                                                                                                                                                                                             | 0120 | 6,179,752,006.17               | 6,195,146,636.17  | 6,321,344,312.75  | 6,429,683,155.83  | 2,741,872,302.50             | 2,828,163,624.17  | 3,058,243,855.58  | 3,242,080,014.33  |
| 11. Outflows related to derivative exposures and other collateral requirements                                                                                                                                          | 0130 | 2,359,885,668.75               | 2,454,054,400.58  | 2,695,677,138.17  | 2,887,901,887.67  | 2,359,885,668.75             | 2,454,054,400.58  | 2,695,677,138.17  | 2,887,901,887.67  |
| 12. Outflows related to loss of funding on debt products                                                                                                                                                                | 0140 |                                |                   |                   |                   |                              |                   |                   |                   |
| 13. Credit and liquidity facilities                                                                                                                                                                                     | 0150 | 3,819,866,337.42               | 3,741,092,235.58  | 3,625,667,174.58  | 3,541,781,268.17  | 381,986,633.75               | 374,109,223.58    | 362,566,717.42    | 354,178,126.67    |
| 14. Other contractual funding obligations                                                                                                                                                                               | 0160 | 4,734,175.00                   | 4,748,754.75      | 59,629.58         | 59,629.58         | 4,734,175.00                 | 4,748,754.75      | 59,629.58         | 59,629.58         |
| 15. Other contingent funding obligations                                                                                                                                                                                | 0170 |                                |                   |                   |                   |                              |                   |                   |                   |
| 16. TOTAL CASH OUTFLOWS                                                                                                                                                                                                 | 0180 |                                |                   |                   |                   | 11,236,261,895.92            | 10,847,509,533.17 | 10,707,361,164.92 | 11,168,405,990.00 |
| CASH - INFLOWS                                                                                                                                                                                                          | 0189 |                                |                   |                   |                   |                              |                   |                   |                   |
| 17. Secured lending e.g. reverse repos                                                                                                                                                                                  | 0190 | 21,913,903.75                  | 26,518,493.50     | 26,347,741.92     | 25,771,935.25     | 21,913,903.75                | 22,240,473.92     | 22,069,722.33     | 21,493,915.67     |
| 18. Inflows from fully performing exposures                                                                                                                                                                             | 0200 | 2,437,321,772.92               | 2,307,301,519.75  | 2,454,525,126.92  | 3,071,930,886.25  | 2,141,044,117.50             | 2,032,790,070.17  | 2,193,369,389.58  | 2,843,000,653.17  |
| 19. Other cash inflows                                                                                                                                                                                                  | 0210 | 75,107,409.08                  | 101,077,752.58    | 97,103,323.00     | 107,317,648.08    | 75,107,409.08                | 101,077,752.58    | 97,103,323.00     | 107,317,648.08    |
| EU-19a. Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies | 0220 |                                |                   |                   |                   |                              |                   |                   |                   |
| EU-19b. Excess inflows from a related specialised credit institution                                                                                                                                                    | 0230 |                                |                   |                   |                   |                              |                   |                   |                   |
| 20. TOTAL CASH INFLOWS                                                                                                                                                                                                  | 0240 | 2,534,343,085.75               | 2,434,897,765.83  | 2,577,976,191.83  | 3,205,020,469.58  | 2,238,065,430.58             | 2,156,108,296.83  | 2,312,542,435.08  | 2,971,812,217.08  |
| EU-20a. Fully exempt inflows                                                                                                                                                                                            | 0250 |                                |                   |                   |                   |                              |                   |                   |                   |
| EU-20b. Inflows subject to 90% cap                                                                                                                                                                                      | 0260 |                                |                   |                   |                   |                              |                   |                   |                   |
| EU-20c. Inflows subject to 75% cap                                                                                                                                                                                      | 0270 | 2,534,343,085.83               | 2,434,897,765.92  | 2,577,976,192.08  | 3,205,020,469.92  | 2,238,065,430.58             | 2,156,108,296.83  | 2,312,542,435.08  | 2,971,812,217.08  |
|                                                                                                                                                                                                                         | Code | Total weighted value average   |                   |                   |                   |                              |                   |                   |                   |
|                                                                                                                                                                                                                         |      | a. T                           | b. T-1            | c. T-2            | d. T-3            |                              |                   |                   |                   |
|                                                                                                                                                                                                                         |      | 0050                           | 0060              | 0070              | 0080              |                              |                   |                   |                   |
| TOTAL ADJUSTED VALUE                                                                                                                                                                                                    | 0279 |                                |                   |                   |                   |                              |                   |                   |                   |
| 21. LIQUIDITY BUFFER                                                                                                                                                                                                    | 0280 | 15,889,285,600.83              | 15,751,308,357.92 | 15,175,168,868.08 | 15,311,333,980.08 |                              |                   |                   |                   |
| 22. TOTAL NET CASH OUTFLOWS                                                                                                                                                                                             | 0290 | 9,084,211,744.42               | 8,777,416,515.42  | 8,480,834,008.83  | 8,282,609,051.83  |                              |                   |                   |                   |
| 23. LIQUIDITY COVERAGE RATIO                                                                                                                                                                                            | 0300 | 2.4289                         | 2.4263            | 2.3731            | 2.4175            |                              |                   |                   |                   |

## EU LIQ2 - NET STABLE FUNDING RATIO

The Net Stable Funding Ratio (NSFR) is also a liquidity ratio and aims to determine to what degree long-term assets are financed by more stable forms of funding. Our NSFR at the end of December 2025 amounted to 148% (December 2024: 134%), above the minimum requirement of 100%.

Given the long-term focus of both its assets and liabilities, the NSFR is a very stable ratio for us as a bank. The values in the template are based on the EBA mapping between technical standards on Pillar 3 disclosures and technical standards on supervisory reporting.

### 31 DECEMBER 2025

|                                                                                        |  |  | Sheets | Disclosure period T                   |                  |                      |                   |                   |
|----------------------------------------------------------------------------------------|--|--|--------|---------------------------------------|------------------|----------------------|-------------------|-------------------|
| Taxonomy<br>version 2.0.0                                                              |  |  |        |                                       |                  |                      |                   |                   |
|                                                                                        |  |  |        | Unweighted value by residual maturity |                  |                      |                   |                   |
|                                                                                        |  |  |        | a. No maturity                        | b. < 6 months    | c. 6 months to < 1yr | d. ≥ 1yr          | e. Weighted value |
|                                                                                        |  |  | Code   | 0010                                  | 0020             | 0030                 | 0040              | 0050              |
| Available stable funding ASF Items.                                                    |  |  | 0009   |                                       |                  |                      |                   |                   |
| 1. Capital items and instruments                                                       |  |  | 0010   | 2,042,235,845.00                      | 50,000,000.00    | 250,000,000.00       |                   | 2,042,235,845.00  |
| 2. Own funds                                                                           |  |  | 0020   | 2,042,235,845.00                      | 50,000,000.00    | 250,000,000.00       |                   | 2,042,235,845.00  |
| 3. Other capital instruments                                                           |  |  | 0030   |                                       |                  |                      |                   |                   |
| 4. Retail deposits                                                                     |  |  | 0040   |                                       |                  |                      |                   |                   |
| 5. Stable deposits                                                                     |  |  | 0050   |                                       |                  |                      |                   |                   |
| 6. Less stable deposits                                                                |  |  | 0060   |                                       |                  |                      |                   |                   |
| 7. Wholesale funding:                                                                  |  |  | 0070   |                                       | 3,089,706,875.00 | 6,934,603,782.00     | 54,514,877,316.00 | 58,131,747,647.00 |
| 8. Operational deposits                                                                |  |  | 0080   |                                       |                  |                      |                   |                   |
| 9. Other wholesale funding                                                             |  |  | 0090   |                                       | 3,089,706,875.00 | 6,934,603,782.00     | 54,514,877,316.00 | 58,131,747,647.00 |
| 10. Interdependent liabilities                                                         |  |  | 0100   |                                       |                  |                      |                   |                   |
| 11. Other liabilities:                                                                 |  |  | 0110   |                                       |                  |                      | 5,797,963.00      | 5,797,963.00      |
| 12. NSFR derivative liabilities                                                        |  |  | 0120   |                                       |                  |                      |                   |                   |
| 13. All other liabilities and capital instruments not included in the above categories |  |  | 0130   |                                       |                  |                      | 5,797,963.00      | 5,797,963.00      |
| 14. Total available stable funding ASF                                                 |  |  | 0140   |                                       |                  |                      |                   | 60,179,781,455.00 |
| Required stable funding RSF Items.                                                     |  |  | 0149   |                                       |                  |                      |                   |                   |
| 15. Total high-quality liquid assets HQLA                                              |  |  | 0150   |                                       |                  |                      |                   | 204,760,271.00    |
| EU-15a. Assets encumbered for a residual maturity of one year or more in a cover pool  |  |  | 0160   |                                       |                  |                      |                   |                   |
| 16. Deposits held at other financial institutions for operational purposes             |  |  | 0170   |                                       | 170,134,815.00   |                      |                   | 85,067,407.00     |

| Taxonomy<br>version 2.0.0                                                                                                                                         |      | Sheets | Disclosure period T |                |                   |                   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|--------|---------------------|----------------|-------------------|-------------------|
|                                                                                                                                                                   |      |        |                     |                |                   |                   |
| 17. Performing loans and securities:                                                                                                                              | 0180 |        | 1,158,866,412.00    | 486,449,476.00 | 55,928,859,009.00 | 38,301,182,912.00 |
| 18. Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut                                    | 0190 |        |                     |                |                   |                   |
| 19. Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions          | 0200 |        |                     |                | 102,310,406.00    | 102,310,406.00    |
| 20. Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:              | 0210 |        | 1,158,866,413.00    | 486,450,114.00 | 53,073,486,532.00 | 35,858,769,746.00 |
| 21. With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk                                                      | 0220 |        | 1,158,866,413.00    | 486,450,114.00 | 50,381,758,754.00 | 33,570,801,294.00 |
| 22. Performing residential mortgages, of which:                                                                                                                   | 0230 |        |                     |                |                   |                   |
| 23. With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk                                                      | 0240 |        |                     |                |                   |                   |
| 24. Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products | 0250 |        |                     |                | 2,753,062,071.00  | 2,340,102,760.00  |
| 25. Interdependent assets                                                                                                                                         | 0260 |        |                     |                |                   |                   |
| 26. Other assets:                                                                                                                                                 | 0270 |        | 9,234,393,668.00    | 30,070,809.00  | 1,548,137,552.00  | 1,942,452,126.00  |
| 27. Physical traded commodities                                                                                                                                   | 0280 |        |                     |                |                   |                   |
| 28. Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs                                                           | 0290 |        |                     |                | 1,489,766,675.00  | 1,266,301,674.00  |
| 29. NSFR derivative assets                                                                                                                                        | 0300 |        | 137,551,291.00      |                |                   | 137,551,291.00    |
| 30. NSFR derivative liabilities before deduction of variation margin posted                                                                                       | 0310 |        | 9,003,149,493.00    |                |                   | 450,157,475.00    |
| 31. All other assets not included in the above categories                                                                                                         | 0320 |        | 93,692,884.00       | 30,070,809.00  | 58,370,877.00     | 88,441,686.00     |
| 32. Off-balance sheet items                                                                                                                                       | 0330 |        | 3,868,677,855.00    | 136,300,000.00 | 585,797,740.00    | 229,538,780.00    |
| 33. Total RSF                                                                                                                                                     | 0340 |        |                     |                |                   | 40,763,001,496.00 |
| 34. Net Stable Funding Ratio %                                                                                                                                    | 0350 |        |                     |                |                   | 1.4763            |

## ARTICLE 8: EXPOSURES TO CREDIT RISK, DILUTION RISK AND CREDIT QUALITY

### Definitions for accounting purposes of 'past due' and 'impaired'

Definitions for accounting purposes of 'past due' and 'impaired' past due is a loan payment that has not been made as of its due date. A borrower which is past due may be subject to penalty interest.

We use the option to apply the 'expected credit loss impairment methodology' of IFRS 9.

Under IFRS 9, we recognise a provision for expected credit loss (ECL) for each customer with an outstanding exposure. A provision is also taken for expected losses on loan commitments and financial guarantee contracts, so-called off-balance sheet positions.

It should be noted that the majority of our bank's exposures are towards Dutch (local) governments or towards organisations that are guaranteed by Dutch (local) governments. As a result there is limited credit risk and thus the bank uses low credit risk exemption under IFRS 9.

The ECL methodology used by the bank consists of a scoring and rating model, a macro-economic model, models for Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) and scenarios (macro-economic forecasts). Each of these components is used to calculate the final ECL provision.

Exposures with payment arrears arrears of 30 days or more are considered a Significant Increase in Credit Risk (SICR) and fall under stage 2, 90 days or more fall under Stage 3. However, Stage 3 also includes exposures that are identified as credit-impaired in line with the internally applied definition of default. If a client defaults, all exposures to that client are moved to Stage 3 and classified as credit-impaired.

## EU CR1: PERFORMING AND NON-PERFORMING EXPOSURES AND RELATED PROVISIONS

31 DECEMBER 2025

|                                                                        |       | Gross carrying amount/nominal amount |                    |                |                            |                    |      |
|------------------------------------------------------------------------|-------|--------------------------------------|--------------------|----------------|----------------------------|--------------------|------|
|                                                                        |       | a Performing exposures               |                    |                | d Non-performing exposures |                    |      |
|                                                                        |       | b Of which stage 1                   | c Of which stage 2 |                | e Of which stage 2         | f Of which stage 3 |      |
|                                                                        | Code  | 0010                                 | 0020               | 0030           | 0040                       | 0050               | 0060 |
| EU CR1: Performing and non-performing exposures and related provisions |       |                                      |                    |                |                            |                    |      |
| 005 Cash balances at central banks and other demand deposits           | 0010a | 1,432,558,892.00                     | 1,432,558,892.00   |                |                            |                    |      |
| 010 Loans and advances                                                 | 0020a | 57,690,343,700.00                    | 57,208,809,232.00  | 481,534,468.00 | 88,441,686.00              |                    |      |
| 020 Central banks                                                      | 0030a |                                      |                    |                |                            |                    |      |
| 030 General governments                                                | 0040a | 51,420,513,543.00                    | 51,166,562,368.00  | 253,951,176.00 | 58,370,877.00              |                    |      |
| 040 Credit institutions                                                | 0050a | 2,805,882,820.00                     | 2,805,882,820.00   |                |                            |                    |      |
| 050 Other financial corporations                                       | 0060a | 24,422,779.00                        | 24,422,779.00      |                |                            |                    |      |
| 060 Non-financial corporations                                         | 0070a | 3,439,524,554.00                     | 3,211,941,262.00   | 227,583,292.00 | 30,070,809.00              |                    |      |
| 070 Of which SMEs                                                      | 0080  |                                      |                    |                |                            |                    |      |
| 080 Households                                                         | 0090  |                                      |                    |                |                            |                    |      |
| 090 Debt securities                                                    | 0100  | 8,114,147,207.00                     | 7,136,068,593.00   |                |                            |                    |      |
| 100 Central banks                                                      | 0110  |                                      |                    |                |                            |                    |      |
| 110 General governments                                                | 0120  | 3,492,790,957.00                     | 3,152,287,413.00   |                |                            |                    |      |
| 120 Credit institutions                                                | 0130  | 1,138,816,738.00                     | 501,241,668.00     |                |                            |                    |      |
| 130 Other financial corporations                                       | 0140  | 3,150,578,468.00                     | 3,150,578,468.00   |                |                            |                    |      |
| 140 Non-financial corporations                                         | 0150  | 331,961,044.00                       | 331,961,044.00     |                |                            |                    |      |
| a                                                                      |       |                                      |                    |                |                            |                    |      |
|                                                                        |       | Gross carrying amount/nominal amount |                    |                |                            |                    |      |
|                                                                        |       | a Performing exposures               |                    |                | d Non-performing exposures |                    |      |
|                                                                        |       | b Of which stage 1                   | c Of which stage 2 |                | e Of which stage 2         | f Of which stage 3 |      |
|                                                                        | Code  | 0010                                 | 0020               | 0030           | 0040                       | 0050               | 0060 |
| EU CR1: Performing and non-performing exposures and related provisions |       |                                      |                    |                |                            |                    |      |
| 150 Off-balance-sheet exposures                                        | 0010b | 4,592,295,596.00                     | 4,349,902,939.00   | 242,392,657.00 |                            |                    |      |
| 160 Central banks                                                      | 0020b |                                      |                    |                |                            |                    |      |
| 170 General governments                                                | 0030b | 3,896,895,478.00                     | 3,685,361,479.00   | 211,533,999.00 |                            |                    |      |
| 180 Credit institutions                                                | 0040b | 16,872,580.00                        | 16,872,580.00      |                |                            |                    |      |
| 190 Other financial corporations                                       | 0050b |                                      |                    |                |                            |                    |      |
| 200 Non-financial corporations                                         | 0060b | 678,527,538.00                       | 647,668,881.00     | 30,858,658.00  |                            |                    |      |
| 210 Households                                                         | 0070b |                                      |                    |                |                            |                    |      |
| Gross carrying amount/nominal amount                                   |       |                                      |                    |                |                            |                    |      |
|                                                                        |       | a Performing exposures               |                    |                | d Non-performing exposures |                    |      |
|                                                                        |       | b Of which stage 1                   | c Of which stage 2 |                | e Of which stage 2         | f Of which stage 3 |      |
|                                                                        | Code  | 0010                                 | 0020               | 0030           | 0040                       | 0050               | 0060 |
| EU CR1: Performing and non-performing exposures and related provisions |       |                                      |                    |                |                            |                    |      |
| 220 Total                                                              | 0010c | 71,829,345,395.00                    | 70,127,339,656.00  | 723,927,125.00 | 88,441,686.00              |                    |      |

|                                                              |      | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions |                    |                    |                                                                                                                                   |                    |                    |
|--------------------------------------------------------------|------|------------------------------------------------------------------------------------------------------|--------------------|--------------------|-----------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------|
|                                                              |      | a Performing exposures – accumulated impairment and provisions                                       |                    |                    | d Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions |                    |                    |
|                                                              |      |                                                                                                      | b Of which stage 1 | c Of which stage 2 |                                                                                                                                   | e Of which stage 2 | f Of which stage 3 |
|                                                              | Code | 0010                                                                                                 | 0020               | 0030               | 0040                                                                                                                              | 0050               | 0060               |
| 005 Cash balances at central banks and other demand deposits | 0010 |                                                                                                      |                    |                    |                                                                                                                                   |                    |                    |
| 010 Loans and advances                                       | 0020 | -1,171,671.00                                                                                        | -442,773.00        | -728,898.00        |                                                                                                                                   |                    |                    |
| 020 Central banks                                            | 0030 |                                                                                                      |                    |                    |                                                                                                                                   |                    |                    |
| 030 General governments                                      | 0040 | -49,987.00                                                                                           | -49,987.00         |                    |                                                                                                                                   |                    |                    |
| 040 Credit institutions                                      | 0050 |                                                                                                      |                    |                    |                                                                                                                                   |                    |                    |
| 050 Other financial corporations                             | 0060 |                                                                                                      |                    |                    |                                                                                                                                   |                    |                    |
| 060 Non-financial corporations                               | 0070 | -1,121,685.00                                                                                        | -392,786.00        | -728,898.00        |                                                                                                                                   |                    |                    |
| 070 Of which SMEs                                            | 0080 |                                                                                                      |                    |                    |                                                                                                                                   |                    |                    |
| 080 Households                                               | 0090 |                                                                                                      |                    |                    |                                                                                                                                   |                    |                    |
| 090 Debt securities                                          | 0100 | -24,270.00                                                                                           | -24,270.00         |                    |                                                                                                                                   |                    |                    |
| 100 Central banks                                            | 0110 |                                                                                                      |                    |                    |                                                                                                                                   |                    |                    |
| 110 General governments                                      | 0120 |                                                                                                      |                    |                    |                                                                                                                                   |                    |                    |
| 120 Credit institutions                                      | 0130 | -589.00                                                                                              | -589.00            |                    |                                                                                                                                   |                    |                    |
| 130 Other financial corporations                             | 0140 | -4,214.00                                                                                            | -4,214.00          |                    |                                                                                                                                   |                    |                    |
| 140 Non-financial corporations                               | 0150 | -19,466.00                                                                                           | -19,466.00         |                    |                                                                                                                                   |                    |                    |
| 150 Off-balance-sheet exposures                              | 0160 |                                                                                                      |                    |                    |                                                                                                                                   |                    |                    |
| 160 Central banks                                            | 0170 |                                                                                                      |                    |                    |                                                                                                                                   |                    |                    |
| 170 General governments                                      | 0180 |                                                                                                      |                    |                    |                                                                                                                                   |                    |                    |
| 180 Credit institutions                                      | 0190 |                                                                                                      |                    |                    |                                                                                                                                   |                    |                    |
| 190 Other financial corporations                             | 0200 |                                                                                                      |                    |                    |                                                                                                                                   |                    |                    |
| 200 Non-financial corporations                               | 0210 |                                                                                                      |                    |                    |                                                                                                                                   |                    |                    |
| 210 Households                                               | 0220 |                                                                                                      |                    |                    |                                                                                                                                   |                    |                    |
| 220 Total                                                    | 0230 | -1,195,941.00                                                                                        | -467,043.00        | -728,898.00        |                                                                                                                                   |                    |                    |

|                                                              |      | m Accumulated partial write-off |
|--------------------------------------------------------------|------|---------------------------------|
|                                                              | Code | 0010                            |
| 005 Cash balances at central banks and other demand deposits | 0010 |                                 |
| 010 Loans and advances                                       | 0020 |                                 |
| 020 Central banks                                            | 0030 |                                 |
| 030 General governments                                      | 0040 |                                 |
| 040 Credit institutions                                      | 0050 |                                 |
| 050 Other financial corporations                             | 0060 |                                 |
| 060 Non-financial corporations                               | 0070 |                                 |
| 070 Of which SMEs                                            | 0080 |                                 |
| 080 Households                                               | 0090 |                                 |
| 090 Debt securities                                          | 0100 |                                 |
| 100 Central banks                                            | 0110 |                                 |
| 110 General governments                                      | 0120 |                                 |
| 120 Credit institutions                                      | 0130 |                                 |
| 130 Other financial corporations                             | 0140 |                                 |
| 140 Non-financial corporations                               | 0150 |                                 |
| 220 Total                                                    | 0160 |                                 |

|                                                              | Code | Collateral and financial guarantees received |                               |
|--------------------------------------------------------------|------|----------------------------------------------|-------------------------------|
|                                                              |      | n On performing exposures                    | o On non-performing exposures |
|                                                              |      | 0010                                         | 0020                          |
| 005 Cash balances at central banks and other demand deposits | 0010 |                                              |                               |
| 010 Loans and advances                                       | 0020 | 39,012,024,896.00                            | 88,441,686.00                 |
| 020 Central banks                                            | 0030 |                                              |                               |
| 030 General governments                                      | 0040 | 37,993,820,904.00                            | 58,370,877.00                 |
| 040 Credit institutions                                      | 0050 | 179,356,166.00                               |                               |
| 050 Other financial corporations                             | 0060 | 20,788,925.00                                |                               |
| 060 Non-financial corporations                               | 0070 | 818,058,902.00                               | 30,070,809.00                 |
| 070 Of which SMEs                                            | 0080 |                                              |                               |
| 080 Households                                               | 0090 |                                              |                               |
| 090 Debt securities                                          | 0100 | 612,895,091.00                               |                               |
| 100 Central banks                                            | 0110 |                                              |                               |
| 110 General governments                                      | 0120 | 387,885,047.00                               |                               |
| 120 Credit institutions                                      | 0130 | 225,010,044.00                               |                               |
| 130 Other financial corporations                             | 0140 |                                              |                               |
| 140 Non-financial corporations                               | 0150 |                                              |                               |
| 150 Off-balance-sheet exposures                              | 0160 |                                              |                               |
| 160 Central banks                                            | 0170 |                                              |                               |
| 170 General governments                                      | 0180 |                                              |                               |
| 180 Credit institutions                                      | 0190 |                                              |                               |
| 190 Other financial corporations                             | 0200 |                                              |                               |
| 200 Non-financial corporations                               | 0210 |                                              |                               |
| 210 Households                                               | 0220 |                                              |                               |
| 220 Total                                                    | 0230 | 39,624,919,987.00                            | 88,441,686.00                 |

## EU CR1-A - MATURITY OF EXPOSURES

31 DECEMBER 2025

|                      | Code | Net exposure value |                  |                       |                   |                      | f Total           |
|----------------------|------|--------------------|------------------|-----------------------|-------------------|----------------------|-------------------|
|                      |      | a On demand        | b <= 1 year      | c > 1 year <= 5 years | d > 5 years       | e No stated maturity |                   |
|                      |      | 0010               | 0020             | 0030                  | 0040              | 0050                 | 0060              |
| 1 Loans and advances | 0010 |                    | 4,543,445,896.83 | 4,694,604,069.81      | 48,539,563,745.22 |                      | 57,777,613,711.86 |
| 2 Debt securities    | 0020 |                    | 97,969,270.77    | 1,433,281,295.82      | 6,582,872,370.53  |                      | 8,114,122,937.12  |
| 3 Total              | 0030 |                    | 4,641,415,167.60 | 6,127,885,365.63      | 55,122,436,115.75 |                      | 65,891,736,648.98 |

## EU CR2 - CHANGES IN THE STOCK OF NON-PERFORMING LOANS AND ADVANCES

|                                                        |      | a Gross carrying amount |
|--------------------------------------------------------|------|-------------------------|
|                                                        | Code | 0010                    |
| 010 Initial stock of non-performing loans and advances | 0010 | 82,765,156.00           |
| 020 Inflows to non-performing portfolios               | 0020 | 1,446,469,930.00        |
| 030 Outflows from non-performing portfolios            | 0030 | -1,440,793,400.00       |
| 040 Outflows due to write-offs                         | 0040 |                         |
| 050 Outflow due to other situations                    | 0050 | -1,440,793,400.00       |
| 060 Final stock of non-performing loans and advances   | 0060 | 88,441,686.00           |

## EU CR2A - CHANGES IN THE STOCK OF NON-PERFORMING LOANS AND ADVANCES

|                                                        |      | a Gross carrying amount |
|--------------------------------------------------------|------|-------------------------|
|                                                        | Code | 0010                    |
| 010 Initial stock of non-performing loans and advances | 0010 | 82,765,156.00           |
| 020 Inflows to non-performing portfolios               | 0020 | 1,446,469,930.00        |
| 030 Outflows from non-performing portfolios            | 0030 | -1,440,793,400.00       |
| 040 Outflow to performing portfolio                    | 0040 |                         |
| 050 Outflow due to loan repayment, partial or total    | 0050 |                         |
| 060 Outflow due to collateral liquidations             | 0060 |                         |
| 070 Outflow due to taking possession of collateral     | 0070 |                         |
| 080 Outflow due to sale of instruments                 | 0080 |                         |
| 090 Outflow due to risk transfers                      | 0090 |                         |
| 100 Outflows due to write-offs                         | 0100 |                         |
| 110 Outflow due to other situations                    | 0110 | -1,440,793,400.00       |
| 120 Outflow due to reclassification as held for sale   | 0120 |                         |
| 130 Final stock of non-performing loans and advances   | 0130 | 88,441,686.00           |

## EU CQ1 - CREDIT QUALITY OF FORBORNE EXPOSURES

31 DECEMBER 2025

|                                                                                                      |                                  |       | Gross carrying amount/nominal amount of exposures with forbearance measures |                                        |                     |      |
|------------------------------------------------------------------------------------------------------|----------------------------------|-------|-----------------------------------------------------------------------------|----------------------------------------|---------------------|------|
|                                                                                                      |                                  |       | a Performing forborne                                                       | b Non-performing forborne              |                     |      |
|                                                                                                      |                                  |       |                                                                             | c Of which defaulted                   | d Of which impaired |      |
|                                                                                                      |                                  | Code  | 0010                                                                        | 0020                                   | 0030                | 0040 |
| EU CQ1: Credit quality of forborne exposures                                                         |                                  |       |                                                                             |                                        |                     |      |
| 005 Cash balances at central banks and other demand deposits                                         |                                  | 0010a |                                                                             |                                        |                     |      |
| 010 Loans and advances                                                                               |                                  | 0020  |                                                                             |                                        |                     |      |
|                                                                                                      | 020 Central banks                | 0030  |                                                                             |                                        |                     |      |
|                                                                                                      | 030 General governments          | 0040  |                                                                             |                                        |                     |      |
|                                                                                                      | 040 Credit institutions          | 0050  |                                                                             |                                        |                     |      |
|                                                                                                      | 050 Other financial corporations | 0060  |                                                                             |                                        |                     |      |
|                                                                                                      | 060 Non-financial corporations   | 0070  |                                                                             |                                        |                     |      |
|                                                                                                      | 070 Households                   | 0080  |                                                                             |                                        |                     |      |
| 080 Debt Securities                                                                                  |                                  | 0090  |                                                                             |                                        |                     |      |
| Gross carrying amount/nominal amount of exposures with forbearance measures                          |                                  |       |                                                                             |                                        |                     |      |
|                                                                                                      |                                  |       | a Performing forborne                                                       | b Non-performing forborne              |                     |      |
|                                                                                                      |                                  |       |                                                                             | c Of which defaulted                   | d Of which impaired |      |
|                                                                                                      |                                  | Code  | 0010                                                                        | 0020                                   | 0030                | 0040 |
| EU CQ1: Credit quality of forborne exposures                                                         |                                  |       |                                                                             |                                        |                     |      |
| 090 Loan commitments given                                                                           |                                  | 0010b |                                                                             |                                        |                     |      |
| Gross carrying amount/nominal amount of exposures with forbearance measures                          |                                  |       |                                                                             |                                        |                     |      |
|                                                                                                      |                                  |       | a Performing forborne                                                       | b Non-performing forborne              |                     |      |
|                                                                                                      |                                  |       |                                                                             | c Of which defaulted                   | d Of which impaired |      |
|                                                                                                      |                                  | Code  | 0010                                                                        | 0020                                   | 0030                | 0040 |
| EU CQ1: Credit quality of forborne exposures                                                         |                                  |       |                                                                             |                                        |                     |      |
| 100 Total                                                                                            |                                  | 0010c |                                                                             |                                        |                     |      |
| Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions |                                  |       |                                                                             |                                        |                     |      |
|                                                                                                      |                                  |       | e On performing forborne exposures                                          | f On non-performing forborne exposures |                     |      |
|                                                                                                      |                                  |       |                                                                             |                                        |                     |      |
|                                                                                                      |                                  | Code  | 0010                                                                        | 0020                                   |                     |      |
| 005 Cash balances at central banks and other demand deposits                                         |                                  | 0010  |                                                                             |                                        |                     |      |
| 010 Loans and advances                                                                               |                                  | 0020  |                                                                             |                                        |                     |      |
|                                                                                                      | 020 Central banks                | 0030  |                                                                             |                                        |                     |      |
|                                                                                                      | 030 General governments          | 0040  |                                                                             |                                        |                     |      |
|                                                                                                      | 040 Credit institutions          | 0050  |                                                                             |                                        |                     |      |
|                                                                                                      | 050 Other financial corporations | 0060  |                                                                             |                                        |                     |      |
|                                                                                                      | 060 Non-financial corporations   | 0070  |                                                                             |                                        |                     |      |
|                                                                                                      | 070 Households                   | 0080  |                                                                             |                                        |                     |      |
| 080 Debt Securities                                                                                  |                                  | 0090  |                                                                             |                                        |                     |      |
| 090 Loan commitments given                                                                           |                                  | 0100  |                                                                             |                                        |                     |      |
| 100 Total                                                                                            |                                  | 0110  |                                                                             |                                        |                     |      |

|                                                              |                                  |      | g Collateral received and financial guarantees received on forbore exposures                                  |      |
|--------------------------------------------------------------|----------------------------------|------|---------------------------------------------------------------------------------------------------------------|------|
|                                                              |                                  |      | h Of which collateral and financial guarantees received on non-performing exposures with forbearance measures |      |
|                                                              |                                  | Code | 0010                                                                                                          | 0020 |
| 005 Cash balances at central banks and other demand deposits |                                  | 0010 |                                                                                                               |      |
| 010 Loans and advances                                       |                                  | 0020 |                                                                                                               |      |
|                                                              | 020 Central banks                | 0030 |                                                                                                               |      |
|                                                              | 030 General governments          | 0040 |                                                                                                               |      |
|                                                              | 040 Credit institutions          | 0050 |                                                                                                               |      |
|                                                              | 050 Other financial corporations | 0060 |                                                                                                               |      |
|                                                              | 060 Non-financial corporations   | 0070 |                                                                                                               |      |
|                                                              | 070 Households                   | 0080 |                                                                                                               |      |
| 080 Debt Securities                                          |                                  | 0090 |                                                                                                               |      |
| 090 Loan commitments given                                   |                                  | 0100 |                                                                                                               |      |
| 100 Total                                                    |                                  | 0110 |                                                                                                               |      |

## EU CQ3 - CREDIT QUALITY OF PERFORMING AND NON-PERFORMING EXPOSURES BY PAST DUE DATES

31 DECEMBER 2025

|                                                                                    |  | Gross carrying amount/nominal amount |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|------------------------------------------------------------------------------------|--|--------------------------------------|--------------------------------------------|-----------------------------------------|----------------------------|----------------------------------------------------------------------------|----------------------------------------|---------------------------------------|---------------------------------------|----------------------------------------|----------------------------------------|----------------------------|-------------------------|---------------|
|                                                                                    |  | a Performing exposures               |                                            |                                         | d Non-performing exposures |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      | b Not past due or<br>past due ≤ 30<br>days | c Past<br>due > 30<br>days ≤ 90<br>days |                            | e Unlikely to pay<br>that are not past<br>due or are past<br>due ≤ 90 days | f Past<br>due> 90<br>days≤<br>180 days | g Past<br>due> 180<br>days≤ 1<br>year | h Past<br>due> 1<br>year ≤ 2<br>years | i Past<br>due> 2<br>years ≤ 5<br>years | j Past<br>due> 5<br>years ≤ 7<br>years | k Past<br>due > 7<br>years | l Of which<br>defaulted |               |
|                                                                                    |  | Code                                 | 0010                                       | 0020                                    | 0030                       | 0040                                                                       | 0050                                   | 0060                                  | 0070                                  | 0080                                   | 0090                                   | 0100                       | 0110                    | 0120          |
| EU CQ3: Credit quality of performing and non-performing exposures by past due days |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
| 005 Cash balances at central banks and other demand deposits                       |  | 0010a                                | 1,432,558,892.00                           | 1,432,558,892.00                        |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
| 010 Loans and advances                                                             |  | 0020                                 | 57,690,343,700.00                          | 57,690,343,700.00                       |                            | 88,441,686.00                                                              | 88,441,686.00                          |                                       |                                       |                                        |                                        |                            |                         | 88,441,686.00 |
| 020 Central banks                                                                  |  | 0030                                 |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
| 030 General governments                                                            |  | 0040                                 | 51,420,513,543.00                          | 51,420,513,543.00                       |                            | 58,370,877.00                                                              | 58,370,877.00                          |                                       |                                       |                                        |                                        |                            |                         | 58,370,877.00 |
| 040 Credit institutions                                                            |  | 0050                                 | 2,805,882,820.00                           | 2,805,882,820.00                        |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
| 050 Other financial corporations                                                   |  | 0060                                 | 24,422,779.00                              | 24,422,779.00                           |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
| 060 Non-financial corporations                                                     |  | 0070                                 | 3,439,524,554.00                           | 3,439,524,554.00                        |                            | 30,070,809.00                                                              | 30,070,809.00                          |                                       |                                       |                                        |                                        |                            |                         | 30,070,809.00 |
| 070 Of which SMEs                                                                  |  | 0080                                 |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
| 080 Households                                                                     |  | 0090                                 |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
| 090 Debt securities                                                                |  | 0100                                 | 8,114,147,207.00                           | 8,114,147,207.00                        |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
| 100 Central banks                                                                  |  | 0110                                 |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
| 110 General governments                                                            |  | 0120                                 | 3,492,790,957.00                           | 3,492,790,957.00                        |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
| 120 Credit institutions                                                            |  | 0130                                 | 1,138,816,738.00                           | 1,138,816,738.00                        |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
| 130 Other financial corporations                                                   |  | 0140                                 | 3,150,578,468.00                           | 3,150,578,468.00                        |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
| 140 Non-financial corporations                                                     |  | 0150                                 | 331,961,044.00                             | 331,961,044.00                          |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |
|                                                                                    |  |                                      |                                            |                                         |                            |                                                                            |                                        |                                       |                                       |                                        |                                        |                            |                         |               |

|                                  |  | Gross carrying amount/nominal amount |                            |                      |
|----------------------------------|--|--------------------------------------|----------------------------|----------------------|
|                                  |  | a Performing exposures               | d Non-performing exposures |                      |
|                                  |  |                                      |                            | l Of which defaulted |
|                                  |  | Code                                 | 0010                       | 0020 0030            |
| 150 Off-balance-sheet exposures  |  | 0010                                 | 4,592,295,596.00           |                      |
| 160 Central banks                |  | 0020                                 |                            |                      |
| 170 General governments          |  | 0030                                 | 3,896,895,478.00           |                      |
| 180 Credit institutions          |  | 0040                                 | 16,872,580.00              |                      |
| 190 Other financial corporations |  | 0050                                 |                            |                      |
| 200 Non-financial corporations   |  | 0060                                 | 678,527,538.00             |                      |
| 210 Households                   |  | 0070                                 |                            |                      |

## EU CQ4 - QUALITY OF NON-PERFORMING EXPOSURES BY GEOGRAPHY

The below overview shows the exposures to the Netherlands. Exposures to all other countries are reported under 'Other countries'.

### 31 DECEMBER 2025

|                                                          |       | a Gross carrying/nominal amount |                            |                      |                     |               |                                 |                                       |
|----------------------------------------------------------|-------|---------------------------------|----------------------------|----------------------|---------------------|---------------|---------------------------------|---------------------------------------|
|                                                          |       |                                 | b Of which non-performing  |                      | d Of which subject  |               |                                 |                                       |
|                                                          |       |                                 |                            | c Of which defaulted | to impairment       |               |                                 |                                       |
|                                                          | Code  | 0010                            | 0020                       | 0030                 | 0040                |               |                                 |                                       |
| EU CQ4: Quality of non-performing exposures by geography |       |                                 |                            |                      |                     |               |                                 |                                       |
| 010 On balance sheet exposure                            | 0010a | 67,325,491,485.00               |                            | 88,441,686.00        |                     |               |                                 |                                       |
| 070 Other Countries                                      | 0020  |                                 |                            |                      |                     |               |                                 |                                       |
| 080 Off balance sheet exposures                          | 0030  | 4,592,295,596.00                |                            |                      |                     |               |                                 |                                       |
| 140 Other countries                                      | 0040  |                                 |                            |                      |                     |               |                                 |                                       |
|                                                          |       |                                 |                            |                      |                     |               |                                 |                                       |
|                                                          |       | a Gross carrying/Nominal amount |                            |                      |                     |               |                                 |                                       |
|                                                          |       |                                 | b of which: non-performing |                      | d of which: subject | e Accumulated | f Provisions on off-balance     | g Accumulated negative changes in     |
|                                                          |       |                                 | c of which: defaulted      |                      | to impairment       | impairment    | sheet commitments and financial | fair value due to credit risk on non- |
|                                                          | Code  | 0010                            | 0020                       | 0030                 | 0040                | 0050          | 0060                            | 0070                                  |
| EU CQ4: Quality of non-performing exposures by geography |       |                                 |                            |                      |                     |               |                                 |                                       |
| 150 Total                                                | 0010e | 71,917,787,081.00               |                            | 88,441,686.00        |                     | -1,195,941.00 |                                 |                                       |

|                                 | Code | e Accumulated impairment | f Provisions on off-balance sheet commitments and financial guarantees given | g Accumulated negative changes in fair value due to credit risk on non-performing exposures |
|---------------------------------|------|--------------------------|------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
|                                 |      | 0010                     | 0020                                                                         | 0030                                                                                        |
| 010 On balance sheet exposures  | 0010 | -1,195,941.00            |                                                                              |                                                                                             |
| 070 Other Countries             | 0020 |                          |                                                                              |                                                                                             |
| 080 Off balance sheet exposures | 0030 |                          |                                                                              |                                                                                             |
| 140 Other countries             | 0040 |                          |                                                                              |                                                                                             |

|      |                           | a Gross carrying/nominal amount |                           |                      |                                  |                          | g Accumulated negative changes in fair value due to credit risk on non-performing exposures |
|------|---------------------------|---------------------------------|---------------------------|----------------------|----------------------------------|--------------------------|---------------------------------------------------------------------------------------------|
|      | Residence of counterparty |                                 | b Of which non-performing |                      |                                  | f Accumulated impairment |                                                                                             |
|      |                           |                                 |                           | c Of which defaulted | d Of which subject to impairment |                          |                                                                                             |
| Code | 0009                      | 0010                            | 0020                      | 0030                 | 0040                             | 0050                     | 0060                                                                                        |
| 005  | AUSTRIA                   | 102,742,748.00                  |                           |                      |                                  |                          |                                                                                             |
| 005  | BELGIUM                   | 730,115,122.00                  |                           |                      | 564,134,987.00                   |                          |                                                                                             |
| 005  | CANADA                    | 97,937,990.00                   |                           |                      | 97,937,990.00                    |                          |                                                                                             |
| 005  | SWITZERLAND               |                                 |                           |                      |                                  |                          |                                                                                             |
| 005  | GERMANY                   | 921,527,391.00                  |                           |                      | 870,372,353.00                   |                          |                                                                                             |
| 005  | SPAIN                     | 63,494,551.00                   |                           |                      | 63,494,551.00                    |                          |                                                                                             |
| 005  | FINLAND                   | 119,522,180.00                  |                           |                      | 59,420,509.00                    |                          |                                                                                             |
| 005  | FRANCE                    | 872,026,833.00                  |                           |                      | 823,074,546.00                   |                          |                                                                                             |
| 005  | UNITED KINGDOM            | 922,071,233.00                  |                           |                      | 922,071,233.00                   |                          |                                                                                             |
| 005  | IRELAND                   | 106,758,709.00                  |                           |                      | 106,758,709.00                   |                          |                                                                                             |
| 005  | JAPAN                     | 37,594,738.00                   |                           |                      | 37,594,738.00                    |                          |                                                                                             |
| 005  | LUXEMBOURG                | 253,346,739.00                  |                           |                      | 192,821,089.00                   |                          |                                                                                             |
| 005  | NETHERLANDS               | 63,098,353,251.00               |                           | 88,441,686.00        |                                  | -1,195,941.00            |                                                                                             |

|      | Residence of counterparty | a Gross carrying/nominal amount |                           |      | f Provisions on off-balance-sheet commitments and financial guarantees given |
|------|---------------------------|---------------------------------|---------------------------|------|------------------------------------------------------------------------------|
|      |                           |                                 | b Of which non-performing |      |                                                                              |
|      |                           |                                 | Of which defaulted        |      |                                                                              |
| Code | 0009                      | 0010                            | 0020                      | 0030 | 0040                                                                         |
| 005  | UNITED KINGDOM            | 970,000.00                      |                           |      |                                                                              |
| 005  | NETHERLANDS               | 4,591,325,596.00                |                           |      |                                                                              |

## EU CQ5 - CREDIT QUALITY OF LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY INDUSTRY

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|                                                                   |      | Gross carrying amount   |               |                                                   | Accumulated impairment | Accumulated negative changes in fair value due to credit risk on non-performing exposures |      |
|-------------------------------------------------------------------|------|-------------------------|---------------|---------------------------------------------------|------------------------|-------------------------------------------------------------------------------------------|------|
|                                                                   |      | Of which non-performing |               | Of which loans and advances subject to impairment |                        |                                                                                           |      |
|                                                                   | Code | 0010                    | 0020          | Of which defaulted<br>0030                        | 0040                   | 0050                                                                                      | 0060 |
| 010 Agriculture, forestry and fishing                             | 0010 | 99,481,208.00           |               |                                                   | 99,481,208.00          | -718.00                                                                                   |      |
| 020 Mining and quarrying                                          | 0020 |                         |               |                                                   |                        |                                                                                           |      |
| 030 Manufacturing                                                 | 0030 |                         |               |                                                   |                        |                                                                                           |      |
| 040 Electricity, gas, steam and air conditioning supply           | 0040 | 1,262,904,859.00        |               |                                                   | 1,262,904,859.00       | -891,952.00                                                                               |      |
| 050 Water supply                                                  | 0050 | 1,330,308,746.00        |               |                                                   | 1,330,308,746.00       | -92,191.00                                                                                |      |
| 060 Construction                                                  | 0060 |                         |               |                                                   |                        |                                                                                           |      |
| 070 Wholesale and retail trade                                    | 0070 |                         |               |                                                   |                        |                                                                                           |      |
| 080 Transport and storage                                         | 0080 |                         |               |                                                   |                        |                                                                                           |      |
| 090 Accommodation and food service activities                     | 0090 |                         |               |                                                   |                        |                                                                                           |      |
| 100 Information and communication                                 | 0100 |                         |               |                                                   |                        |                                                                                           |      |
| 110 Financial and insurance activities                            | 0110 |                         |               |                                                   |                        |                                                                                           |      |
| 120 Real estate activities                                        | 0120 |                         |               |                                                   |                        |                                                                                           |      |
| 130 Professional, scientific and technical activities             | 0130 |                         |               |                                                   |                        |                                                                                           |      |
| 140 Administrative and support service activities                 | 0140 | 776,900,550.00          | 30,070,809.00 |                                                   | 776,900,550.00         | -136,823.00                                                                               |      |
| 150 Public administration and defense, compulsory social security | 0150 |                         |               |                                                   |                        |                                                                                           |      |
| 160 Education                                                     | 0160 |                         |               |                                                   |                        |                                                                                           |      |
| 170 Human health services and social work activities              | 0170 |                         |               |                                                   |                        |                                                                                           |      |
| 180 Arts, entertainment and recreation                            | 0180 |                         |               |                                                   |                        |                                                                                           |      |
| 190 Other services                                                | 0190 |                         |               |                                                   |                        |                                                                                           |      |
| 200 Total                                                         | 0200 | 3,469,595,364.00        | 30,070,809.00 |                                                   | 3,469,595,364.00       | -1,121,685.00                                                                             |      |

## **EU CRA - GENERAL QUALITATIVE INFORMATION ABOUT CREDIT RISK**

Disclosures of risk management objectives and policies about credit risk, are described in the paragraph Risk Management of the chapter Governance and section 35 of the Other Notes to the Financial Statements in our [Annual Report](#).

## **EU CRB - ADDITIONAL DISCLOSURE RELATED TO THE CREDIT QUALITY OF ASSETS**

Disclosures about the credit quality of assets are described in the paragraphs Provision for Uncollectible Receivables and the paragraph Impairment of Loans and Receivables and Interest-bearing Securities of the chapter General Notes to the Financial Statements in our [Annual Report](#).

## ARTICLE 9: USE OF CREDIT RISK MITIGATION TECHNIQUES

### EU CRC - QUALITATIVE DISCLOSURE REQUIREMENTS RELATED TO CRM TECHNIQUES

Due to the public nature of the vast majority of our credit relationships, the credit risk of our loan portfolio is limited. This is also reflected in our robust capital ratios. We use derivatives to manage interest rate and currency risk. To minimise the counterparty credit risk of these derivatives, we only transact with counterparties with at least a single-A rating. This applies to all derivatives that are not centrally cleared. We have also put restrictions in place to limit the risk per counterparty with respect to derivatives. Agreements are made with counterparties within the framework of the International Swaps and Derivatives Association (ISDA).

These agreements, by which the derivatives are hedged, concern at least netting agreements and Credit Support Annexes (CSAs). For the most part, these CSAs are without any thresholds and with a daily exchange of mainly cash as collateral.

Disclosures of risk management objectives and policies about credit risk and the mitigation techniques are described in the paragraph Risk Management of the chapter Governance and section 35 of the Other Notes to the Financial Statements in our [Annual Report](#).

### EU CR3 - DISCLOSURE OF THE USE OF CREDIT RISK MITIGATION TECHNIQUES

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|                                     |  |      | b Secured carrying amount   |                                  |                                            |                   |      |
|-------------------------------------|--|------|-----------------------------|----------------------------------|--------------------------------------------|-------------------|------|
|                                     |  |      | a Unsecured carrying amount | c Of which secured by collateral | d Of which secured by financial guarantees |                   |      |
|                                     |  |      |                             |                                  | e Of which secured by credit derivatives   |                   |      |
|                                     |  | Code | 0010                        | 0020                             | 0030                                       | 0040              | 0050 |
| 1 Loans and advances                |  | 0010 | 20,109,706,022.00           | 39,100,466,582.00                |                                            | 39,100,466,582.00 |      |
| 2 Debt securities                   |  | 0020 | 7,501,227,846.00            | 612,895,091.00                   |                                            | 612,895,091.00    |      |
| 3 Total                             |  | 0030 | 27,610,933,868.00           | 39,713,361,673.00                |                                            | 39,713,361,673.00 |      |
| 4 Of which non-performing exposures |  | 0040 | 0.00                        | 88,441,686.00                    |                                            | 88,441,686.00     |      |
| EU-5 Of which defaulted             |  | 0050 |                             |                                  |                                            |                   |      |

ARTICLE 10: USE OF CREDIT RISK STANDARDISED APPROACH

EU CR4 - STANDARDISED APPROACH CREDIT RISK EXPOSURE AND CRM EFFECTS

This table shows on- and off balance sheet exposures by exposure class before and after the application of conversion factors and any associated credit risk mitigation. It also shows the risk-weighted

exposure amount and the ratio between that risk-weighted exposure amount and the exposure value after applying the corresponding conversion factor and the credit risk mitigation associated with the exposure. More qualitative information regarding Expected Credit Loss and the credit risk

management of the bank can be found in sections 32 and 35 of the Other Notes to the Financial Statements in our [Annual Report](#).

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|                                                                                  |  |  | Exposures before CCF and before CRM |                               | Exposures post CCF and post CRM |                               | RWEAs and RWEAs density |                        |
|----------------------------------------------------------------------------------|--|--|-------------------------------------|-------------------------------|---------------------------------|-------------------------------|-------------------------|------------------------|
|                                                                                  |  |  | a On-balance-sheet exposures        | b Off-balance-sheet exposures | c On-balance-sheet exposures    | d Off-balance-sheet exposures | e RWEAs                 | f RWEAs density %      |
|                                                                                  |  |  | 0010                                | 0020                          | 0030                            | 0040                          | 0050                    | 0060                   |
| Exposure classes                                                                 |  |  | Code                                |                               |                                 |                               |                         |                        |
|                                                                                  |  |  | 0009                                |                               |                                 |                               |                         |                        |
| 1 Central governments or central banks                                           |  |  | 0010                                | 2,029,735,643.00              | 46,999,870.00                   | 40,230,608,079.00             | 1,027,354,511.00        |                        |
| 2 Non-central government public sector entities                                  |  |  | 0020                                | 53,574,913,547.00             | 3,849,895,607.00                | 16,206,069,129.00             | 681,411,178.00          | 100,431,431.000.0059   |
| EU 2a Regional governments or local authorities                                  |  |  | 0030                                | 14,747,610,512.00             | 1,204,103,950.00                | 15,744,961,973.00             | 640,361,178.00          |                        |
| EU 2b Public sector entities                                                     |  |  | 0040                                | 38,827,303,035.00             | 2,645,791,657.00                | 461,107,156.00                | 41,050,000.00           | 100,431,431.000.2000   |
| 3 Multilateral development banks                                                 |  |  | 0050                                | 204,777,552.00                |                                 | 29,833,354.00                 |                         |                        |
| EU 3a International organisations                                                |  |  | 0060                                | 778,684,308.00                |                                 | 953,628,506.00                |                         |                        |
| 4 Institutions                                                                   |  |  | 0070                                | 388,128,486.00                | 15,902,580.00                   | 391,217,564.00                | 2,076,580.00            | 101,907,287.000.2591   |
| 5 Covered bonds                                                                  |  |  | 0080                                | 652,436,983.00                |                                 | 652,436,983.00                | 65,243,698.00           | 0.1000                 |
| 6 Corporates                                                                     |  |  | 0090                                | 3,770,344,447.00              | 679,497,538.00                  | 3,023,669,037.00              | 229,511,973.00          | 2,770,560,700.000.8516 |
| 6.1 Of which: Specialised Lending                                                |  |  | 0100                                | 1,606,819,075.00              | 408,069,761.00                  | 1,221,902,248.00              | 188,867,464.00          | 1,100,960,391.000.7804 |
| 7 Subordinated debt exposures and equity                                         |  |  | 0110                                |                               |                                 |                               |                         |                        |
| EU 7a Subordinated debt exposures                                                |  |  | 0120                                |                               |                                 |                               |                         |                        |
| EU 7b Equity                                                                     |  |  | 0130                                |                               |                                 |                               |                         |                        |
| 8 Retail                                                                         |  |  | 0140                                |                               |                                 |                               |                         |                        |
| 9 Secured by mortgages on immovable property and ADC exposures                   |  |  | 0150                                |                               |                                 |                               |                         |                        |
| 9.1 Secured by mortgages on residential immovable property - non IPRE            |  |  | 0160                                |                               |                                 |                               |                         |                        |
| 9.2 Secured by mortgages on residential immovable property - IPRE                |  |  | 0170                                |                               |                                 |                               |                         |                        |
| 9.3 Secured by mortgages on commercial immovable property - non IPRE             |  |  | 0180                                |                               |                                 |                               |                         |                        |
| 9.4 Secured by mortgages on commercial immovable property - IPRE                 |  |  | 0190                                |                               |                                 |                               |                         |                        |
| 9.5 Acquisition, Development and Construction ADC                                |  |  | 0200                                |                               |                                 |                               |                         |                        |
| 10 Exposures in default                                                          |  |  | 0210                                | 88,441,686.00                 |                                 |                               |                         |                        |
| EU 10a Claims on institutions and corporates with a short-term credit assessment |  |  | 0220                                |                               |                                 |                               |                         |                        |
| EU 10b Collective investment undertakings CIU                                    |  |  | 0230                                |                               |                                 |                               |                         |                        |
| EU 10c Other items                                                               |  |  | 0240                                | 47,605,851.00                 |                                 | 47,605,851.00                 | 47,605,851.00           | 1.0000                 |
| 11 not applicable                                                                |  |  | 0250                                |                               |                                 |                               |                         |                        |
| 12 TOTAL                                                                         |  |  | 0260                                | 61,535,068,504.00             | 4,592,295,596.00                | 61,535,068,504.00             | 1,940,354,243.00        | 3,085,748,968.000.0486 |

**EU CRD - QUALITATIVE DISCLOSURE REQUIREMENTS RELATED TO STANDARDISED APPROACH**

For NWB Bank, credit risk is expressed in risk-weighted assets based on the standardised approach as set out in CRR. In addition, there is the capital for counterparty credit risk, for which we also use the standardised approach. The capital requirement according to the Credit Valuation Adjustment (CVA) is additional to the capital requirement for counterparty credit risk. This capital requirement is calculated using a standard formula based on exposure, rating and average term of derivatives positions outstanding with counterparties.

**EU CR5 - STANDARDISED APPROACH**

This table shows exposure values after the application of conversion factors and any associated credit risk mitigation by exposure classes and risk weight. Most of our lending falls within the 0% risk weighting category, which means the credit risk is considered limited.

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|                                                                                  |  |      | Risk weight |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         | aa Of which unrated |                   |      |
|----------------------------------------------------------------------------------|--|------|-------------|-------------------|--------------|----------------|----------------|----------------|-------|-------|----------------|----------------|-------|-------|-------|--------------|-------|------------------|--------|--------|----------------|--------|--------|--------|--------|---------|---------------------|-------------------|------|
|                                                                                  |  |      | a 0%        | b 2%              | c 4%         | d 10%          | e 20%          | f 30%          | g 35% | h 40% | i 45%          | j 50%          | k 60% | l 70% | m 75% | n 80%        | o 90% | p 100%           | q 105% | r 110% | s 130%         | t 150% | u 250% | v 370% | w 400% | x 1250% | y Others            | z Total           |      |
|                                                                                  |  | Code | 0010        | 0020              | 0030         | 0040           | 0050           | 0060           | 0070  | 0080  | 0090           | 0100           | 0110  | 0120  | 0130  | 0140         | 0150  | 0160             | 0170   | 0180   | 0190           | 0200   | 0210   | 0220   | 0230   | 0240    | 0250                | 0260              | 0270 |
| Exposure classes                                                                 |  |      | 0009        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| 1 Central governments or central banks                                           |  |      | 0010        | 41,257,962,590.00 |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     | 41,257,962,590.00 |      |
| 2 Non-central government public sector entities                                  |  |      | 0020        | 16,385,323,151.00 |              |                | 502,157,156.00 |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     | 16,887,480,307.00 |      |
| EU 2a Regional governments or local authorities                                  |  |      | 0030        | 16,385,323,151.00 |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     | 16,385,323,151.00 |      |
| EU 2b Public sector entities                                                     |  |      | 0040        |                   |              |                | 502,157,156.00 |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     | 502,157,156.00    |      |
| 3 Multilateral development banks                                                 |  |      | 0050        | 29,833,354.00     |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     | 29,833,354.00     |      |
| EU 3a International organisations                                                |  |      | 0060        | 953,628,506.00    |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     | 953,628,506.00    |      |
| 4 Institutions                                                                   |  |      | 0070        |                   | 3,630,214.00 |                | 150,644,965.00 | 239,018,965.00 |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     | 393,294,144.00    |      |
| 5 Covered bonds                                                                  |  |      | 0080        |                   |              | 652,436,983.00 |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     | 652,436,983.00    |      |
| 6 Corporates                                                                     |  |      | 0090        |                   |              |                | 0.00           |                |       |       | 332,911,578.00 |                |       |       |       | 6,983,172.00 |       | 2,724,246,488.00 |        |        | 189,039,773.00 |        |        |        |        |         |                     | 3,253,181,011.00  |      |
| 6.1 Of which: Specialised Lending                                                |  |      | 0100        |                   |              |                |                |                |       |       |                |                |       |       |       | 6,983,172.00 |       | 1,214,746,767.00 |        |        | 189,039,773.00 |        |        |        |        |         |                     | 1,410,769,712.00  |      |
| 7 Subordinated debt exposures and equity                                         |  |      | 0110        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| EU 7a Subordinated debt exposures                                                |  |      | 0120        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| EU 7b Equity                                                                     |  |      | 0130        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| 8 Retail exposures                                                               |  |      | 0140        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| 9 Secured by mortgages on immovable property and ADC exposures                   |  |      | 0150        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| 9.1 Secured by mortgages on residential immovable property - non IPRE            |  |      | 0160        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| 9.1.1 no loan splitting applied                                                  |  |      | 0170        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| 9.1.2 loan splitting applied secured                                             |  |      | 0180        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| 9.1.3 loan splitting applied unsecured                                           |  |      | 0190        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| 9.2 Secured by mortgages on residential immovable property - IPRE                |  |      | 0200        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| 9.3 Secured by mortgages on commercial immovable property - non IPRE             |  |      | 0210        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| 9.3.1 no loan splitting applied                                                  |  |      | 0220        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| 9.3.2 loan splitting applied secured                                             |  |      | 0230        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| 9.3.3 loan splitting applied unsecured                                           |  |      | 0240        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| 9.4 Secured by mortgages on commercial immovable property - IPRE                 |  |      | 0250        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| 9.5 Acquisition, Development and Construction ADC                                |  |      | 0260        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| 10 Exposures in default                                                          |  |      | 0270        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| EU 10a Claims on institutions and corporates with a short-term credit assessment |  |      | 0280        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| EU 10b Collective investment undertakings CIU                                    |  |      | 0290        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| EU 10c Other items                                                               |  |      | 0300        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       | 47,605,851.00    |        |        |                |        |        |        |        |         |                     | 47,605,851.00     |      |
| 11 not applicable                                                                |  |      | 0310        |                   |              |                |                |                |       |       |                |                |       |       |       |              |       |                  |        |        |                |        |        |        |        |         |                     |                   |      |
| EU 11c TOTAL                                                                     |  |      | 0320        | 58,626,747,602.00 | 3,630,214.00 | 652,436,983.00 | 652,802,122.00 | 239,018,965.00 |       |       |                | 332,911,578.00 |       |       |       | 6,983,172.00 |       | 2,771,852,339.00 |        |        | 189,039,773.00 |        |        |        |        |         |                     | 63,475,422,748.00 |      |

## ARTICLE 13: EXPOSURES TO COUNTERPARTY CREDIT RISK

### EU CCRA - QUALITATIVE DISCLOSURE RELATED TO CCR

Counterparty Credit Risk (CCR) entails the potential impact on profit/capital because counterparties are not meeting their obligations in derivatives transactions. To limit the CCR associated with these derivatives to the greatest extent possible, we only enter into new transactions with counterparties with a single-A rating at a minimum. This applies when these derivatives cannot be cleared centrally.

Furthermore, limits are set to minimise the total exposure from derivatives.

This table contains the exposure values before and after the effect of the credit risk mitigation and the associated risk exposure amounts broken down by applicable method.

### EU CCR1 - ANALYSIS OF CCR EXPOSURE BY APPROACH

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|                                                                        |      | a. Replacement<br>cost (RC) | b. Potential<br>future exposure<br>(PFE) | c. EEPE | d. Alpha used for<br>computing regulatory<br>exposure value | e. Exposure<br>value pre-CRM | f. Exposure<br>value post-CRM | g. Exposure<br>value | h. RWEA        |
|------------------------------------------------------------------------|------|-----------------------------|------------------------------------------|---------|-------------------------------------------------------------|------------------------------|-------------------------------|----------------------|----------------|
|                                                                        | Code | 0010                        | 0020                                     | 0030    | 0040                                                        | 0050                         | 0060                          | 0070                 | 0080           |
| EU1. EU - Original Exposure Method (for derivatives)                   | 0010 |                             |                                          |         |                                                             |                              |                               |                      |                |
| EU2. EU - Simplified SA-CCR (for derivatives)                          | 0020 |                             |                                          |         |                                                             |                              |                               |                      |                |
| 1. SA-CCR (for derivatives)                                            | 0030 | 244,567,945.00              | 599,897,774.00                           |         | 1.40                                                        | 5,188,445,791.00             | 844,465,719.00                | 1,182,252,006.00     | 456,865,381.00 |
| 2. IMM (for derivatives and SFTs)                                      | 0040 |                             |                                          |         |                                                             |                              |                               |                      |                |
| 2a. Of which securities financing transactions netting sets            | 0050 |                             |                                          |         |                                                             |                              |                               |                      |                |
| 2b. Of which derivatives and long settlement transactions netting sets | 0060 |                             |                                          |         |                                                             |                              |                               |                      |                |
| 2c. Of which from contractual cross-product netting sets               | 0070 |                             |                                          |         |                                                             |                              |                               |                      |                |
| 3. Financial collateral simple method (for SFTs)                       | 0080 |                             |                                          |         |                                                             |                              |                               |                      |                |
| 4. Financial collateral comprehensive method (for SFTs)                | 0090 |                             |                                          |         |                                                             |                              |                               |                      |                |
| 5. VaR for SFTs                                                        | 0100 |                             |                                          |         |                                                             |                              |                               |                      |                |
| 6. Total                                                               | 0110 |                             |                                          |         |                                                             | 5,188,445,791.00             | 844,465,719.00                | 1,182,252,006.00     | 456,865,381.00 |

## EU CCR3 - STANDARDISED APPROACH - CCR EXPOSURES BY REGULATORY EXPOSURE CLASS AND RISK WEIGHT

This table shows classification of counterparty credit risk exposure value in exposure classes and risk weights after credit risk mitigation.

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|                                                                    |      | a. 0%          | b. 2%          | c. 4% | d. 10% | e. 20%         | f. 50%         | g. 70% | h. 75% | i. 100%        | j. 150% | k. Others | l. Total exposure value |
|--------------------------------------------------------------------|------|----------------|----------------|-------|--------|----------------|----------------|--------|--------|----------------|---------|-----------|-------------------------|
|                                                                    | Code | 0010           | 0020           | 0030  | 0040   | 0050           | 0060           | 0070   | 0080   | 0090           | 0100    | 0110      | 0120                    |
| 1. Central governments or central banks                            | 0010 | 148,313,875.00 |                |       |        |                |                |        |        |                |         |           | 148,313,875.00          |
| 2. Regional government or local authorities                        | 0020 | 17,225,775.00  |                |       |        |                |                |        |        |                |         |           | 17,225,775.00           |
| 3. Public sector entities                                          | 0030 |                |                |       |        |                |                |        |        |                |         |           |                         |
| 4. Multilateral development banks                                  | 0040 |                |                |       |        |                |                |        |        |                |         |           |                         |
| 5. International organisations                                     | 0050 |                |                |       |        |                |                |        |        |                |         |           |                         |
| 6. Institutions                                                    | 0060 |                | 158,346,395.00 |       |        | 112,576,866.00 |                |        |        |                |         |           | 270,923,261.00          |
| 7. Corporates                                                      | 0070 |                |                |       |        | 151,984,244.00 | 205,977,567.00 |        |        | 195,874,674.00 |         |           | 553,836,485.00          |
| 8. Retail                                                          | 0080 |                |                |       |        |                |                |        |        |                |         |           |                         |
| 9. Institutions and corporates with a short-term credit assessment | 0090 |                |                |       |        |                |                |        |        |                |         |           |                         |
| 10. Other items                                                    | 0100 |                |                |       |        |                |                |        |        |                |         |           |                         |
| 11. Total exposure value                                           | 0110 | 165,539,650.00 | 158,346,395.00 |       |        | 264,561,110.00 | 205,977,567.00 |        |        | 195,874,674.00 |         |           | 990,299,396.00          |

## EU CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURES

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|          |                              | Collateral used in derivative transactions |                  |                                 |                  | Collateral used in SFTs           |                 |                                 |                 |
|----------|------------------------------|--------------------------------------------|------------------|---------------------------------|------------------|-----------------------------------|-----------------|---------------------------------|-----------------|
|          |                              | Fair value of collateral received          |                  | Fair value of posted collateral |                  | Fair value of collateral received |                 | Fair value of posted collateral |                 |
|          |                              | a. Segregated                              | b. Unsegregated  | c. Segregated                   | d. Unsegregated  | e. Segregated                     | f. Unsegregated | g. Segregated                   | h. Unsegregated |
|          | Code                         | 0010                                       | 0020             | 0030                            | 0040             | 0050                              | 0060            | 0070                            | 0080            |
| 9. Total | 0090                         |                                            | 4,904,811,390.00 | 1,489,766,675.00                | 9,052,984,649.00 |                                   |                 |                                 | 57.00           |
|          | 01. Cash – domestic currency | 0010                                       | 2,679,402,382.00 |                                 | 9,052,984,649.00 |                                   |                 |                                 | 57.00           |
|          | 2. Cash – other currencies   | 0020                                       |                  |                                 |                  |                                   |                 |                                 |                 |
|          | 3. Domestic sovereign debt   | 0030                                       | 1,193,572,030.00 | 177,372,172.00                  |                  |                                   |                 |                                 |                 |
|          | 4. Other sovereign debt      | 0040                                       | 1,031,836,978.00 | 98,296,336.00                   |                  |                                   |                 |                                 |                 |
|          | 5. Government agency debt    | 0050                                       |                  | 557,589,605.00                  |                  |                                   |                 |                                 |                 |
|          | 6. Corporate bonds           | 0060                                       |                  | 656,508,562.00                  |                  |                                   |                 |                                 |                 |
|          | 7. Equity securities         | 0070                                       |                  |                                 |                  |                                   |                 |                                 |                 |
|          | 8. Other collateral          | 0080                                       |                  |                                 |                  |                                   |                 |                                 |                 |

## EU CCR8 - EXPOSURES TO CCPS

This table shows the exposure value to central counterparties and the associated risk exposures. We only have exposures to Qualified CCPs.

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|                                                                                                           | Code | a. Exposure value | b. RWEA      |
|-----------------------------------------------------------------------------------------------------------|------|-------------------|--------------|
|                                                                                                           |      | 0010              | 0020         |
| 1 Exposures to QCCPs (total)                                                                              | 0010 |                   | 3,166,928.00 |
| 2. Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which      | 0020 | 158,346,395.00    | 3,166,928.00 |
| 3. (i) OTC derivatives                                                                                    | 0030 | 158,346,395.00    | 3,166,928.00 |
| 4. (ii) Exchange-traded derivatives                                                                       | 0040 |                   |              |
| 5. (iii) SFTs                                                                                             | 0050 |                   |              |
| 6. (iv) Netting sets where cross-product netting has been approved                                        | 0060 |                   |              |
| 7. Segregated initial margin                                                                              | 0070 | 1,489,766,675.00  |              |
| 8. Non-segregated initial margin                                                                          | 0080 |                   |              |
| 9. Prefunded default fund contributions                                                                   | 0090 |                   |              |
| 10. Unfunded default fund contributions                                                                   | 0100 |                   |              |
| 11. Exposures to non-QCCPs (total)                                                                        | 0110 |                   |              |
| 12. Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which | 0120 |                   |              |
| 13. (i) OTC derivatives                                                                                   | 0130 |                   |              |
| 14. (ii) Exchange-traded derivatives                                                                      | 0140 |                   |              |
| 15. (iii) SFTs                                                                                            | 0150 |                   |              |
| 16. (iv) Netting sets where cross-product netting has been approved                                       | 0160 |                   |              |
| 17. Segregated initial margin                                                                             | 0170 |                   |              |
| 18. Non-segregated initial margin                                                                         | 0180 |                   |              |
| 19. Prefunded default fund contributions                                                                  | 0190 |                   |              |
| 20. Unfunded default fund contributions                                                                   | 0200 |                   |              |

ARTICLE 14: EXPOSURES TO SECURITISATION POSITIONS

EU SEC1 - SECURITISATION EXPOSURES IN THE NON-TRADING BOOK

We have a portfolio of NHG RMBS notes (Residential Mortgage-Backed Securities, based on mortgages under the National Mortgage Guarantee [NHG] scheme), through which we contribute to the financing and affordability of government guaranteed residential mortgages. We are only involved in securitisations in our role as an investor, and we monitor the risks (credit, market and liquidity ) during

the period to maturity and firmly intend to hold the RMBS (NHG) notes until the maturity date. Credit risk is expressed in risk-weighted assets based on the Standardised Approach to Securitisations as set out in Article 251 of the CRR, in which the ratings issued by S&P, Moody’s or Fitch are used to indicate credit risk.

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|                           |  |  | Institution acts as originator |                 |            |              |                 |      |              | Institution acts as sponsor |            |              |              | Institution acts as investor |                |                  |              |                  |
|---------------------------|--|--|--------------------------------|-----------------|------------|--------------|-----------------|------|--------------|-----------------------------|------------|--------------|--------------|------------------------------|----------------|------------------|--------------|------------------|
|                           |  |  | Traditional                    |                 |            | e. Synthetic |                 |      |              | Traditional                 |            |              |              | Traditional                  |                |                  |              |                  |
|                           |  |  | a. STS                         |                 | c. Non-STS |              | f. of which SRT |      | g. Sub-total | h. STS                      | i. Non-STS | j. Synthetic | k. Sub-total | l. STS                       | m. Non-STS     | n. Synthetic     | o. Sub-total |                  |
|                           |  |  | b. of which SRT                | d. of which SRT |            |              |                 |      |              |                             |            |              |              |                              |                |                  |              |                  |
|                           |  |  | Code                           | 0010            | 0020       | 0030         | 0040            | 0050 | 0060         | 0070                        | 0080       | 0090         | 0100         | 0110                         | 0120           | 0130             | 0140         | 0150             |
| 1. Total exposures        |  |  | 0010                           |                 |            |              |                 |      |              |                             |            |              |              |                              | 490,944,646.00 | 2,659,629,607.00 |              | 3,150,574,253.00 |
| 2. Retail (total)         |  |  | 0020                           |                 |            |              |                 |      |              |                             |            |              |              |                              | 490,944,646.00 | 2,659,629,607.00 |              | 3,150,574,253.00 |
| 3. residential mortgage   |  |  | 0030                           |                 |            |              |                 |      |              |                             |            |              |              |                              | 490,944,646.00 | 2,659,629,607.00 |              | 3,150,574,253.00 |
| 4. credit card            |  |  | 0040                           |                 |            |              |                 |      |              |                             |            |              |              |                              |                |                  |              |                  |
| 5. other retail exposures |  |  | 0050                           |                 |            |              |                 |      |              |                             |            |              |              |                              |                |                  |              |                  |
| 6. re-securitisation      |  |  | 0060                           |                 |            |              |                 |      |              |                             |            |              |              |                              |                |                  |              |                  |
| 7. Wholesale (total)      |  |  | 0070                           |                 |            |              |                 |      |              |                             |            |              |              |                              |                |                  |              |                  |
| 8. loans to corporates    |  |  | 0080                           |                 |            |              |                 |      |              |                             |            |              |              |                              |                |                  |              |                  |
| 9. commercial mortgage    |  |  | 0090                           |                 |            |              |                 |      |              |                             |            |              |              |                              |                |                  |              |                  |
| 10. lease and receivables |  |  | 0100                           |                 |            |              |                 |      |              |                             |            |              |              |                              |                |                  |              |                  |
| 11. other wholesale       |  |  | 0110                           |                 |            |              |                 |      |              |                             |            |              |              |                              |                |                  |              |                  |
| 12. re-securitisation     |  |  | 0120                           |                 |            |              |                 |      |              |                             |            |              |              |                              |                |                  |              |                  |

EU SEC4 - SECURITISATION EXPOSURES IN THE NON-TRADING BOOK AND ASSOCIATED REGULATORY CAPITAL REQUIREMENTS

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|                             |      | Exposure values (by RW bands/deductions) |                   |                    |                       |                         | Exposure values (by regulatory approach) |                            |                  |                          |             | RWEA (by regulatory approach) |                |             | Capital charge after cap |                            |               |                |
|-----------------------------|------|------------------------------------------|-------------------|--------------------|-----------------------|-------------------------|------------------------------------------|----------------------------|------------------|--------------------------|-------------|-------------------------------|----------------|-------------|--------------------------|----------------------------|---------------|----------------|
|                             |      | a. ≤20% RW                               | b. >20% to 50% RW | c. >50% to 100% RW | d. >100% to <1250% RW | e. 1250% RW/ deductions | f. SEC-IRBA                              | g. SEC-ERBA(including IAA) | h. SEC-SA        | i. 1250% RW / deductions | j. SEC-IRBA | k. SEC-ERBA(including IAA)    | l. SEC-SA      | m. 1250% RW | n. SEC-IRBA              | o. SEC-ERBA(including IAA) | EU-p. SEC-SA  | EU-q. 1250% RW |
|                             |      | 0010                                     | 0020              | 0030               | 0040                  | 0050                    | 0060                                     | 0070                       | 0080             | 0090                     | 0100        | 0110                          | 0120           | 0130        | 0140                     | 0150                       | 0160          | 0170           |
| 1. Total exposures          | 0010 | 3,150,574,253.00                         |                   |                    |                       |                         |                                          |                            | 3,150,574,253.00 |                          |             |                               | 448,038,906.00 |             |                          |                            | 35,843,112.48 |                |
| 2. Traditional transactions | 0020 | 3,150,574,253.00                         |                   |                    |                       |                         |                                          |                            | 3,150,574,253.00 |                          |             |                               | 448,038,906.00 |             |                          |                            | 35,843,112.48 |                |
| 3. Securitisation           | 0030 | 3,150,574,253.00                         |                   |                    |                       |                         |                                          |                            | 3,150,574,253.00 |                          |             |                               | 448,038,906.00 |             |                          |                            | 35,843,112.48 |                |
| 4. Retail                   | 0040 | 3,150,574,253.00                         |                   |                    |                       |                         |                                          |                            | 3,150,574,253.00 |                          |             |                               | 448,038,906.00 |             |                          |                            | 35,843,112.48 |                |
| 5. Of which STS             | 0050 | 490,944,646.00                           |                   |                    |                       |                         |                                          |                            | 490,944,646.00   |                          |             |                               | 49,094,465.00  |             |                          |                            | 3,927,557.20  |                |
| 6. Wholesale                | 0060 |                                          |                   |                    |                       |                         |                                          |                            |                  |                          |             |                               |                |             |                          |                            |               |                |
| 7. Of which STS             | 0070 |                                          |                   |                    |                       |                         |                                          |                            |                  |                          |             |                               |                |             |                          |                            |               |                |
| 8. Re-securitisation        | 0080 |                                          |                   |                    |                       |                         |                                          |                            |                  |                          |             |                               |                |             |                          |                            |               |                |
| 9. Synthetic transactions   | 0090 |                                          |                   |                    |                       |                         |                                          |                            |                  |                          |             |                               |                |             |                          |                            |               |                |
| 10. Securitisation          | 0100 |                                          |                   |                    |                       |                         |                                          |                            |                  |                          |             |                               |                |             |                          |                            |               |                |
| 11. Retail underlying       | 0110 |                                          |                   |                    |                       |                         |                                          |                            |                  |                          |             |                               |                |             |                          |                            |               |                |
| 12. Wholesale               | 0120 |                                          |                   |                    |                       |                         |                                          |                            |                  |                          |             |                               |                |             |                          |                            |               |                |
| 13. Re-securitisation       | 0130 |                                          |                   |                    |                       |                         |                                          |                            |                  |                          |             |                               |                |             |                          |                            |               |                |

## ARTICLE 16: OPERATIONAL RISK

### EU ORA - QUALITATIVE INFORMATION ON OPERATIONAL RISK

We define operational risk as the risk of loss resulting from inadequate or failed processes, losses caused by people and systems or external events. Our risk appetite for operational risk is low. Integrity risk is embedded in this risk. All relevant qualitative information about operational risk can be found in Table EU OVA within Article 2: Risk management objectives and policies.

When calculating qualifying capital for operational risk, we use the standardised approach. Under this approach, 15% of the relevant indicator is taken as a benchmark for the operational risk. The relevant indicator is the three-year average of the total of the annual net interest income and the annual net non-interest income at the end of the financial year.

### EU OR2 - BUSINESS INDICATOR, COMPONENTS AND SUBCOMPONENTS

|                                                                                                                       |      | a. T                    | b. T-1 | c. T-2 | d. Average value |
|-----------------------------------------------------------------------------------------------------------------------|------|-------------------------|--------|--------|------------------|
|                                                                                                                       | Code | 0010                    | 0020   | 0030   | 0040             |
| EU OR2 - Business Indicator, components and subcomponents                                                             |      |                         |        |        |                  |
| 1. Interest, lease and dividend component (ILDC)                                                                      | 0010 |                         |        |        | 251,089,047.00   |
| EU 1. ILDC related to the individual institution/consolidated Group (excluding entities considered by Article 314(3)) | 0020 |                         |        |        | 251,089,047.00   |
| 1a. Interest and lease income                                                                                         | 0030 |                         |        |        |                  |
| 1b. Interest and lease expense                                                                                        | 0040 |                         |        |        |                  |
| 1c. Total assets/Asset component                                                                                      | 0050 |                         |        |        |                  |
| 1d. Dividend income/ dividend component                                                                               | 0060 |                         |        |        |                  |
| 2. Services component (SC)                                                                                            | 0070 |                         |        |        | 1,210,726.00     |
| 2a. Fee and commission income                                                                                         | 0080 |                         |        |        |                  |
| 2b. Fee and commission expense                                                                                        | 0090 |                         |        |        |                  |
| 2c. Other operating income                                                                                            | 0100 |                         |        |        |                  |
| 2d. Other operating expense                                                                                           | 0110 |                         |        |        | 1,210,726.00     |
| 3. Financial component (FC)                                                                                           | 0120 |                         |        |        | 18,592,390.00    |
| 3a. Net profit or loss applicable to trading book (TB)                                                                | 0130 |                         |        |        |                  |
| 3b. Net profit or loss applicable to banking book (BB)                                                                | 0140 |                         |        |        |                  |
| EU 3c. Approach followed to determine the TB/BB boundary (PBA or accounting approach)                                 | 0150 |                         |        |        |                  |
| 4. Business Indicator (BI)                                                                                            | 0160 |                         |        |        | 270,898,378.00   |
| 5. Business indicator component (BIC)                                                                                 | 0170 |                         |        |        | 32,507,805.00    |
|                                                                                                                       |      | a. Disclosure on the BI |        |        |                  |
|                                                                                                                       | Code | 0050                    |        |        |                  |
| EU OR2 - Business Indicator, components and subcomponents                                                             |      |                         |        |        |                  |
| 6a. BI gross of excluded divested activities                                                                          | 0180 | 270,898,378.00          |        |        |                  |
| 6b. Reduction in BI due to excluded divested activities                                                               | 0190 |                         |        |        |                  |
| EU 6c. Impact in BI of mergers/acquisitions                                                                           | 0200 |                         |        |        |                  |

## EU OR3 - OPERATIONAL RISK OWN FUNDS REQUIREMENTS AND RISK EXPOSURE AMOUNTS

|                                                                                                  |      | a              |
|--------------------------------------------------------------------------------------------------|------|----------------|
|                                                                                                  | Code | 0010           |
| 1. Business Indicator Component (BIC)                                                            | 0010 | 32,507,805.00  |
| EU 1. Alternative Standardised Approach (ASA) Own Funds Requirements (OROF) under Article 314(4) | 0020 |                |
| 2. Not applicable                                                                                | 0030 |                |
| 3. Minimum Required Operational Risk Own Funds Requirements (OROF)                               | 0040 | 32,507,805.00  |
| 4. Operational Risk Exposure Amounts (REA)                                                       | 0050 | 406,347,567.00 |

## ARTICLE 16A: INTEREST RATE RISK IN THE BANKING BOOK

### EU IRRBBA: DISCLOSURE OF EXPOSURES TO INTEREST RATE RISK ON POSITIONS NOT HELD IN THE TRADING BOOK

We predominantly lend to Dutch public sector clients through an offering of limited products. Our clients generally request financing with long maturities, which may go to 50 years. The long maturities are generally aligned to the long-term public sector investments.

We borrow our funds exclusively through the debt capital markets and do not attract any retail deposits. We generally provide fixed rate loans and borrow funds against a fixed coupon. We use interest rate derivatives for both the loans provided and funds borrowed to manage Interest rate risk in the banking book (IRRBB). We primarily use interest rate swaps to hedge our interest risk, and hedge the interest risk for almost all individual instruments on an individual basis as the timing, notional and tenors of individual loans provided and funds borrowed usually differ materially.

We maintain a strategic interest rate risk position in order to achieve a result aimed at realising the target return on equity agreed with our shareholders, i.e. the ten-year moving average yield on ten-year Dutch government bonds plus a surcharge appropriate to NWB Bank's profile, with a minimum of 3%.

We use several indicators to measure our exposure to IRRBB:

#### Gap analysis

We use 'gap analysis' to derive the duration profile of our IRRBB by allocating all relevant interest rate sensitive assets and liabilities to predefined time buckets according to the next contractual interest reset date or maturity date (whichever comes first). It measures the arithmetic difference (the gap) in absolute amounts between the amounts of assets and liabilities in each time bucket. The gap analysis method provides a visual

impression of the interest rate risk dispersion relative to the repricing profile, reflecting our parallel as well as non-parallel gap risk. It does not quantify this exposure in a single measure. We use gap analysis to report our exposure to parallel and non-parallel gap risk with regards to both short-term and long-term exposures.

#### Earnings-based indicator

When using NII measures, the focus for analysis is the impact of changes in net accruing interest payable and receivable. We use the NII measures to assess IRRBB in the short-term and to assess our ability to generate stable earnings. Our earnings are almost entirely related to (i) net interest income and (ii) fair value changes of interest rate sensitive instruments, recognized in results from financial transactions. In measuring its sensitivity, we focus only on net interest income. We use the NII measure to measure the amount by which earnings will change under various future interest rate scenarios. The scenario outcomes are compared to a base scenario over an one and a two-year horizon and are therefore a measure for the shorter-term interest rate risk. The measure does not take into account the effect of market value changes of instruments.

#### Economic value-based indicator

Under an economic value approach, the measure of IRRBB is the theoretical change in the net embedded market value of the whole banking book. We use 'Dollar Value of one basispoint' ('DV01') when measuring our vulnerabilities to both short- and long-term interest rate risk. DV01 is derived from cash flows of all interest rate sensitive instruments and measures the absolute change of the equity value resulting from a 1 basispoint (0.01%) parallel shift of the yield curve. In order to measure the sensitivity of non-parallel gap risk as well as parallel gap risk to its economic value, we additionally use 'Partial DV01', which is similar in its nature as calculating DV01. Partial DV01 differs from DV01 as it does not shift the entire yield curve in parallel but only the yield curve segment corresponding to the time bucket. To capture the sensitivity of its aggregated

interest rate risk exposure to its economic value, we determine the 'Change in Economic Value of Equity' ('Δ EVE'), which measures the change in the present value of asset cash flows, less the present value of liability cash flows, without including assumptions on the interest rate sensitivity of equity. In accordance with paragraph 82 of EBA's guidelines on the management of IRRBB, NWB Bank exclude margins and other spread components from this measure.

The outcome of the EaR is within our risk appetite while the EVE outcome is within the boundaries of the proposed outlier criterium.

## EU IRRBB1: INTEREST RATE RISKS OF NON-TRADING BOOK ACTIVITIES

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|                     | Code | Changes of the economic value of equity |                 | Changes of the net interest income |                |
|---------------------|------|-----------------------------------------|-----------------|------------------------------------|----------------|
|                     |      | a. Current period                       | b. Last period  | c. Current period                  | d. Last period |
|                     |      | 0010                                    | 0020            | 0030                               | 0040           |
| 1. Parallel up      | 0010 | -278,414,916.00                         | -256,437,807.00 | -8,054,594.00                      | 10,552,285.00  |
| 2. Parallel down    | 0020 | 127,165,863.00                          | 105,120,907.00  | 2,178,010.00                       | -28,051,993.00 |
| 3. Steepener        | 0030 | -37,529,636.00                          | -64,236,372.00  |                                    |                |
| 4. Flatteners       | 0040 | -14,687,111.00                          | 5,885,531.00    |                                    |                |
| 5. Short rates up   | 0050 | -91,010,945.00                          | -55,610,626.00  |                                    |                |
| 6. Short rates down | 0060 | 47,910,047.00                           | 29,898,958.00   |                                    |                |

## ARTICLE 17: CREDIT VALUATION ADJUSTMENT RISK

### EU CVAA

Credit valuation adjustment (CVA) is an adjustment made to the fair value of derivatives transactions with a counterparty, reflecting the market value of the counterparty's credit risk. The potential for losses due changes in CVA over time is known as CVA risk. Under CRR, institutions are required to hold capital to cover this risk.

NWB Bank applies the basic approach (BA-CVA) for determining capital requirements in accordance with

CRR Article 384. In addition to several supervisory parameters, this method incorporates exposure at default (EAD) and effective maturity as key inputs. EAD represents the potential loss a bank might face if a counterparty defaults. It includes the replacement cost (RC), which is the current cost to replace an existing derivative contract if the counterparty were to default today. This is primarily determined by the difference between the market value of the derivative and any collateral exchanged.

NWB Bank monitors both variables for all derivatives counterparties on a daily basis.

EAD also includes the potential future exposure (PFE), which represents the maximum expected credit exposure a financial institution could experience at any moment within a defined timeframe. NWB Bank actively monitors PFE for all counterparties on a daily basis and establishes clear PFE limits to manage and control CVA risk.

### EU CVA1 - CREDIT VALUATION ADJUSTMENT RISK UNDER THE REDUCED BASIC APPROACH (R-BA)

|                                                                              |      | a. Components of Own Funds Requirements |
|------------------------------------------------------------------------------|------|-----------------------------------------|
|                                                                              | Code | 0010                                    |
| EU CVA 1 – Credit valuation adjustment risk under the Reduced Basic Approach |      |                                         |
| 1. Aggregation of systematic components of CVA risk                          | 0010 |                                         |
| 2. Aggregation of idiosyncratic components of CVA risk                       | 0020 |                                         |
|                                                                              |      | b. Own funds requirements               |
|                                                                              | Code | 0020                                    |
| EU CVA 1 – Credit valuation adjustment risk under the Reduced Basic Approach |      |                                         |
| 3. Total                                                                     | 0030 | 87,189,531.00                           |

## ARTICLE 18: DISCLOSURE OF ENCUMBERED AND UNENCUMBERED ASSETS

### EU AE1 - ENCUMBERED AND UNENCUMBERED ASSETS

The amount of other assets under HQLA mainly consists of the balance on the ECB account.

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|                                                |      |                  | Carrying amount of encumbered assets        |                | Fair value of encumbered assets             |                   | Carrying amount of unencumbered assets |                  | Fair value of unencumbered assets |  |
|------------------------------------------------|------|------------------|---------------------------------------------|----------------|---------------------------------------------|-------------------|----------------------------------------|------------------|-----------------------------------|--|
|                                                |      |                  | Of which notionally eligible EHQLA and HQLA |                | Of which notionally eligible EHQLA and HQLA |                   | Of which: EHQLA and HQLA               |                  | Of which: EHQLA and HQLA          |  |
|                                                | Code | 0010             | 0030                                        | 0040           | 0050                                        | 0060              | 0080                                   | 0090             | 0100                              |  |
| 0.1 Assets of the reporting institution        | 0010 | 4,037,840,303.00 | 940,732,628.00                              |                |                                             | 82,133,708,964.00 | 17,210,243,555.50                      |                  |                                   |  |
| Equity instruments                             | 0030 |                  |                                             |                |                                             |                   |                                        |                  |                                   |  |
| Debt securities                                | 0040 | 940,732,628.00   | 940,732,628.00                              | 929,329,603.50 | 929,329,603.50                              | 6,373,094,115.00  | 3,575,632,949.50                       | 6,435,662,239.00 | 3,632,892,627.50                  |  |
| Of which: covered bonds                        | 0050 | 442,188,902.00   | 442,188,902.00                              | 442,188,902.00 | 442,188,902.00                              | 170,483,785.50    | 170,483,785.50                         | 170,535,620.50   | 170,535,620.50                    |  |
| Of which: securitisations                      | 0060 |                  |                                             |                |                                             | 3,094,075,225.00  | 377,654,438.00                         | 3,099,199,975.50 | 384,634,688.00                    |  |
| Of which: issued by general governments        | 0070 | 538,226,515.00   | 538,226,515.00                              | 526,728,676.50 | 526,728,676.50                              | 2,622,234,747.50  | 2,622,234,747.50                       | 2,687,015,154.00 | 2,687,015,154.00                  |  |
| Of which: issued by financial corporations     | 0080 | 476,059,182.00   | 476,059,182.00                              | 476,083,023.00 | 476,083,023.00                              | 3,516,640,482.50  | 813,146,001.50                         | 3,522,149,476.50 | 818,595,779.50                    |  |
| Of which: issued by non-financial corporations | 0090 |                  |                                             |                |                                             | 136,799,640.00    | 140,425,392.00                         | 139,034,585.00   | 141,237,556.50                    |  |
| Other assets                                   | 0120 | 2,888,158,434.50 |                                             |                |                                             | 75,746,056,779.00 | 13,634,610,606.00                      |                  |                                   |  |

## EU AE2 - COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED

|                                                                            | Code | Fair value of encumbered collateral received or own debt securities issued |                                                     | Unencumbered                                                                              |                                 |
|----------------------------------------------------------------------------|------|----------------------------------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------------------------------------|---------------------------------|
|                                                                            |      | 0010                                                                       | Of which notionally eligible EHQLA and HQLA<br>0030 | Fair value of collateral received or own debt securities issued available for encumbrance |                                 |
|                                                                            |      |                                                                            |                                                     | 0040                                                                                      | Of which EHQLA and HQLA<br>0060 |
| 0.1 Collateral received by the reporting institution                       | 0130 | 284,910,755.50                                                             | 284,910,755.50                                      | 1,674,939,216.00                                                                          | 1,674,939,216.00                |
| Loans on demand                                                            | 0140 |                                                                            |                                                     |                                                                                           |                                 |
| Equity instruments                                                         | 0150 |                                                                            |                                                     |                                                                                           |                                 |
| Debt securities                                                            | 0160 | 284,910,755.50                                                             | 284,910,755.50                                      | 1,674,939,216.00                                                                          | 1,674,939,216.00                |
| Of which: covered bonds                                                    | 0170 |                                                                            |                                                     |                                                                                           |                                 |
| Of which: securitisations                                                  | 0180 |                                                                            |                                                     |                                                                                           |                                 |
| Of which: issued by general governments                                    | 0190 | 284,910,755.50                                                             | 284,910,755.50                                      | 1,674,939,216.00                                                                          | 1,674,939,216.00                |
| Of which: issued by financial corporations                                 | 0200 |                                                                            |                                                     |                                                                                           |                                 |
| Of which: issued by non-financial corporations                             | 0210 |                                                                            |                                                     |                                                                                           |                                 |
| Loans and advances other than loans on demand                              | 0220 |                                                                            |                                                     |                                                                                           |                                 |
| Other collateral received                                                  | 0230 |                                                                            |                                                     |                                                                                           |                                 |
| Own debt securities issued other than own covered bonds or securitisations | 0240 |                                                                            |                                                     |                                                                                           |                                 |
| Own covered bonds and asset-backed securities issued and not yet pledged   | 0241 |                                                                            |                                                     |                                                                                           |                                 |
| TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED           | 0250 | 4,225,861,246.00                                                           | 1,233,083,450.50                                    |                                                                                           |                                 |

## EU AE3 - SOURCES OF ENCUMBRANCE

|                                                   |      | Matching liabilities, contingent liabilities or securities lent | Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered |
|---------------------------------------------------|------|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
|                                                   | Code | 0010                                                            | 0030                                                                                                               |
| EU AE3 - Sources of encumbrance                   |      |                                                                 |                                                                                                                    |
| Carrying amount of selected financial liabilities | 0010 | 2,842,823,226.50                                                | 4,225,861,246.00                                                                                                   |

## EU AE4: ACCOMPANYING NARRATIVE INFORMATION

The amounts are presented as the median of the four quarter end values of the reporting year. The median is calculated as the average of the two values in the middle of the order of four quarter end values. Encumbered assets are assets involving a pledge or claim. Furthermore, loans and debt securities are used as collateral for derivatives. These encumbered financial assets are not freely disposable to be able to meet funding- and liquidity needs in the short term.

## ARTICLE 19: REMUNERATION

### EU REMA – REMUNERATION POLICY

Our remuneration policy reflects our social role as a bank of and for the public sector. We have implemented a moderate and sustainable remuneration policy that fits our strategy, low risk profile and risk appetite. As a result, our remuneration policy contributes to the realisation of the bank's long-term objectives aimed at long-term value creation. Our policy is unambiguous and transparent and aims to attract and retain qualified and expert staff.

### Managing Board remuneration policy

This remuneration policy applies to the statutory members of our Managing Board.

#### Fixed remuneration

Since 2010, the remuneration policy has been reviewed every five years. In accordance with the articles of association and the charter of the Supervisory Board, the remuneration policy was reviewed and adopted at an Extraordinary General Meeting (EGM) on 8 May 2025.

Statutory members of the Managing Board appointed by the shareholders are entitled to a maximum remuneration. The amount includes a conversion of the variable remuneration that was abolished as of 1 January 2019. The maximum remuneration is indexed annually in accordance with the structural salary adjustment as stated in the collective labour agreement (CLA) for the banking sector.

### Employee remuneration policy

The employee remuneration policy applies in full to all our employees, regardless of their positions or job levels. As an employer, we apply the CLA for the Dutch banking industry. The fixed remuneration for our employees comprises 12 monthly salaries, 8% holiday allowance, and a 13th-month salary payment. Indexation is in line with the structural salary adjustments set out in the CLA for the banking industry. Employees also receive an allowance of 10.745% in addition to their salaries, in connection with the abolition of variable remuneration. This allowance is not pensionable.

### Supervisory Board remuneration policy

The remuneration of our Supervisory Board has no variable components or options plans. The remuneration policy is reviewed every five years.

More disclosure on the remuneration policies, responsible committees, governance processes, applied criteria and amounts involved is provided in our [Annual Report](#).

## EU REM1 - REMUNERATION AWARDED FOR THE FINANCIAL YEAR 2025

Our bank has no variable remuneration.

|                                                                               |      | a. MB<br>Supervisory function | b. MB<br>Management function | c. Other<br>senior management | d. Other identified staff |
|-------------------------------------------------------------------------------|------|-------------------------------|------------------------------|-------------------------------|---------------------------|
|                                                                               | Code | 0010                          | 0020                         | 0030                          | 0040                      |
| Fixed remuneration                                                            | 0005 |                               |                              |                               |                           |
| 1. Number of identified staff                                                 | 0010 | 7                             | 3                            | 15                            |                           |
| 2. Total fixed remuneration                                                   | 0020 | 256,000.00                    | 1,104,000.00                 | 2,373,323.50                  |                           |
| 3. Of which: cash-based                                                       | 0030 | 256,000.00                    | 1,104,000.00                 | 2,373,323.50                  |                           |
| EU-4a. Of which: shares or equivalent ownership interests                     | 0040 |                               |                              |                               |                           |
| 5. Of which: share-linked instruments or equivalent non-cash instruments      | 0050 |                               |                              |                               |                           |
| EU-5x. Of which: other instruments                                            | 0060 |                               |                              |                               |                           |
| 7. Of which: other forms                                                      | 0070 |                               |                              |                               |                           |
| Variable remuneration                                                         | 0075 |                               |                              |                               |                           |
| 9. Number of identified staff                                                 | 0080 |                               |                              |                               |                           |
| 10. Total variable remuneration                                               | 0090 |                               |                              |                               |                           |
| 11. Of which: cash-based                                                      | 0100 |                               |                              |                               |                           |
| 12. Of which: deferred                                                        | 0110 |                               |                              |                               |                           |
| EU-13a. Of which: shares or equivalent ownership interests                    | 0120 |                               |                              |                               |                           |
| EU-14a. Of which: deferred                                                    | 0130 |                               |                              |                               |                           |
| EU-13b. Of which: share-linked instruments or equivalent non-cash instruments | 0140 |                               |                              |                               |                           |
| EU-14b. Of which: deferred                                                    | 0150 |                               |                              |                               |                           |
| EU-14x. Of which: other instruments                                           | 0160 |                               |                              |                               |                           |
| EU-14y. Of which: deferred                                                    | 0170 |                               |                              |                               |                           |
| 15. Of which: other forms                                                     | 0180 |                               |                              |                               |                           |
| 16. Of which: deferred                                                        | 0190 |                               |                              |                               |                           |
| 17. Total remuneration                                                        | 0200 | 256,000.00                    | 1,104,000.00                 | 2,373,323.50                  |                           |

## EU REM2 - SPECIAL PAYMENTS TO STAFF WHOSE PROFESSIONAL ACTIVITIES HAVE A MATERIAL IMPACT ON THE RISK PROFILE 2025

Our bank has no variable remuneration.

|                                                                                                                                      |      | a. MB<br>Supervisory function | b. MB<br>Management function | c. Other<br>senior management | d. Other identified staff |
|--------------------------------------------------------------------------------------------------------------------------------------|------|-------------------------------|------------------------------|-------------------------------|---------------------------|
|                                                                                                                                      | Code | 0010                          | 0020                         | 0030                          | 0040                      |
| Guaranteed variable remuneration awards                                                                                              | 0005 |                               |                              |                               |                           |
| 1. Guaranteed variable remuneration awards - Number of identified staff                                                              | 0010 |                               |                              |                               |                           |
| 2. Guaranteed variable remuneration awards -Total amount                                                                             | 0020 |                               |                              |                               |                           |
| 3. Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap | 0030 |                               |                              |                               |                           |
| Severance payments awarded in previous periods, that have been paid out during the financial year                                    | 0035 |                               |                              |                               |                           |
| 4. Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff    | 0040 |                               |                              |                               |                           |
| 5. Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount                  | 0050 |                               |                              |                               |                           |
| Severance payments awarded during the financial year                                                                                 | 0055 |                               |                              |                               |                           |
| 6. Severance payments awarded during the financial year - Number of identified staff                                                 | 0060 |                               |                              |                               |                           |
| 7. Severance payments awarded during the financial year - Total amount                                                               | 0070 |                               | 1.00                         |                               |                           |
| 8. Of which paid during the financial year                                                                                           | 0080 |                               | 85,000.00                    |                               |                           |
| 9. Of which deferred                                                                                                                 | 0090 |                               |                              |                               |                           |
| 10. Of which severance payments paid during the financial year, that are not taken into account in the bonus cap                     | 0100 |                               |                              |                               |                           |
| 11. Of which highest payment that has been awarded to a single person                                                                | 0110 |                               | 85,000.00                    |                               |                           |

## EU REM5 - INFORMATION ON REMUNERATION OF IDENTIFIED STAFF 2025

Identified staff: staff whose professional activities have a material impact on the institution's risk profile.

|                                           |      | Management body remuneration     |                                 |              | Business areas           |                      |                        |                           |                                                       |              |          |
|-------------------------------------------|------|----------------------------------|---------------------------------|--------------|--------------------------|----------------------|------------------------|---------------------------|-------------------------------------------------------|--------------|----------|
|                                           |      | a. MB<br>Supervisory<br>function | b. MB<br>Management<br>function | c. Total MB  | d. Investment<br>banking | e. Retail<br>banking | f. Asset<br>management | g. Corporate<br>functions | h.<br>Independent<br>internal<br>control<br>functions | i. All other | j. Total |
|                                           | Code | 0010                             | 0020                            | 0030         | 0040                     | 0050                 | 0060                   | 0070                      | 0080                                                  | 0090         | 0100     |
| 0.1 Total number of identified staff      | 0010 |                                  |                                 |              |                          |                      |                        |                           |                                                       |              | 25       |
| 2. Of which: members of the MB            | 0020 | 7                                | 3                               | 10           |                          |                      |                        |                           |                                                       |              |          |
| 3. Of which: other senior management      | 0030 |                                  |                                 |              |                          |                      |                        | 6                         | 4                                                     | 5            |          |
| 4. Of which: other identified staff       | 0040 |                                  |                                 |              |                          |                      |                        |                           |                                                       |              |          |
| 5. Total remuneration of identified staff | 0050 | 256,000.00                       | 1,189,000.00                    | 1,445,000.00 |                          |                      |                        | 395,553.92                | 593,330.88                                            | 1,384,438.71 |          |
| 6. Of which: variable remuneration        | 0060 |                                  | 85,000.00                       | 85,000.00    |                          |                      |                        |                           |                                                       |              |          |
| 7. Of which: fixed remuneration           | 0070 | 256,000.00                       | 1,104,000.00                    | 1,360,000.00 |                          |                      |                        | 395,553.92                | 593,330.88                                            | 1,384,438.71 |          |

# PRUDENTIAL DISCLOSURES ON ESG RISKS

Banks are obliged to disclose information on ESG risks both qualitatively and quantitatively. The qualitative information is disclosed in the first section below. For financial year 2025, the quantitative information is disclosed in templates 1 to 8 and 10, with the exception of templates 2, 3 and 4, which are not applicable to our bank. Template 9 is voluntary and is not reported. The quantitative templates have the purpose of providing information on the ways that climate change may influence other risks within our balance sheets and the mitigating actions that we have in place to address those risks. Specifically, templates 1 to 4 provide quantitative information on climate change transition risk. Template 5 provides quantitative information on climate change physical risk. The mitigating action templates include the Green Asset Ratio (templates 6 to 8), Taxonomy Alignment Ratio and other mitigating actions (template 10). Please find the templates reported below.

## QUALITATIVE INFORMATION ON ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISK

### SUSTAINABILITY DEFINITION

#### Sustainability risk

Sustainability risk, or Environmental, Social and Governance (ESG) risk, is the risk of any negative financial impact on the bank stemming from the current or prospective impact of ESG factors on its counterparties or invested assets. NWB Bank can be impacted by (financial materiality, outside-in perspective) or have an impact on (environmental or social materiality, inside-out perspective) ESG factors.

ESG risk is not a stand-alone risk type, but a risk that interacts with and materializes in the form of traditional financial and non-financial risks, such as credit risk or strategic risk. Both the outside-in and inside-out perspectives are taken into account when evaluating ESG risks, to the extent that they affect the financial risks the bank is exposed to. In this way, NWB Bank incorporates impact materiality of counterparties and invested assets into the financial materiality of the bank and introduces a 'light version' of double materiality into the risk management framework.

#### Environmental risk

Environmental risks are the risks of any negative financial impact on the bank stemming from the current or prospective impacts of environmental factors on its counterparties or invested assets. Environmental risks are commonly understood to comprise two main risk drivers:

- Physical risk refers to the risk of any negative financial impact stemming from the physical effects of environmental factors, including more frequent extreme weather events and gradual changes in climate, as well as environmental degradation. It can be categorised as either "acute" when it arises from extreme events, such as droughts, floods and storms, and "chronic" when it arises from progressive shifts, such as increasing temperatures, water stress and biodiversity loss.

- Transition risk refers to an institution's financial loss that can result, directly or indirectly, from the process of adjustment to an environmentally sustainable economy. This process could be affected by climate-related policy action, technological changes and progress or changes in market and consumer sentiment and preferences. could be triggered, for example, by a relatively abrupt adoption of climate and environmental policies, technological progress or changes in market sentiment and preferences.

#### Social risk

Social risks are the risks of any negative financial impact on the bank stemming from the current or prospective impacts of social factors on its counterparties or invested assets. These social factors are related to the rights, well-being and interests of people and communities, and include factors such as (in)equality, health, labour relations and communities.

#### Governance risk

Governance risks are the risks of any negative financial impact on the bank stemming from the current or prospective impacts of governance factors on its counterparties or invested assets. Governance factors cover governance practices, such as executive leadership and pay, internal controls, corruption and bribery, and the way in which companies include environmental and social factors in their policies and procedures.

### SUSTAINABILITY GOVERNANCE

ESG risk management is a bank-wide responsibility. NWB Bank regularly assesses, monitors and develops capabilities within the bank to manage ESG risks. This entails a clear definition and assignment of ESG (risk) related responsibilities within the management body and the three lines of defence.

## Managing Board

The Managing Board is ultimately responsible for overseeing and monitoring the impact of ESG risks in the business strategy and risk management framework of the bank. The bank's risk committees, being the Credit Committee, Asset & Liability Committee and Non-Financial Risk Committee, consider ESG risks in their decision-making, which is informed through monthly and quarterly risk reporting, as well as input from the Sustainability Advisory Board. In performing its duties, the Managing Board is supervised by the Supervisory Board, to ensure the bank's long-term value creation, of which sustainability is a key element.

## Three Lines of Defence

Within the three lines of defence, the first line has risk ownership and is primarily responsible for managing ESG risk and embedding ESG risk management in the day-to-day business processes, through customer due diligence, analysis and engagement, and monitoring of sustainability targets, reporting and disclosure.

The second line is responsible for the frameworks, policies and monitoring of ESG risks. This includes ensuring the adequate implementation of ESG risk management processes as well as implementation of sustainability related regulations.

The third line, internal audit, is responsible for providing an independent assessment and assurance on the effectiveness of the first and second lines regarding ESG risk management.

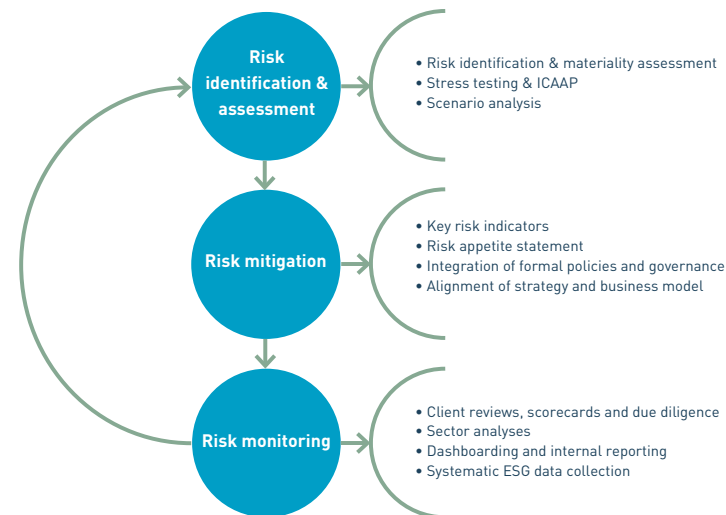
## Capacity Evaluation and Remuneration

Adequate knowledge, expertise, capacities and capabilities to manage ESG risks and achieve the bank's sustainability targets is evaluated on a yearly basis, both within the management body and the rest of the bank. NWB Bank's remuneration policy is a reflection of the bank's societal role in financing the Dutch public sector. Sustainability and corporate social responsibility (CSR) are important elements of this policy, as

well as social and governance-related components like diversity, gender neutrality and a fair remuneration of the bank's employees. Other terms of employment include ESG considerations, such as the reward of sustainable community and CSR initiatives by employees.

## ESG RISK MANAGEMENT

ESG risks are integrated in the bank's risk management framework in the so-called ESG risk management cycle. This yearly cycle comprises all the bank's processes and procedures in terms of the identification and measurement of material ESG risks, and their subsequent mitigation and monitoring. The following paragraphs state the building blocks of the ESG risk management cycle.



## ESG Risk Identification: Risk Materiality Assessment

NWB Bank performs a yearly ESG risk materiality assessment (RMA) in order to identify the materiality of ESG risks for the bank's business model and risk profile, through the mapping of ESG factors and transmission channels to the bank's traditional risk categories, including strategic, operational, credit and interest rate risk. The RMA identifies the materiality of ESG risks by assessing the likelihood of occurrence and the potential impact of these risks over the short- (<3 year), medium- (3-10 years) and long-term (10+ year horizon), mainly through its client portfolio but also directly on the bank.

The RMA is largely qualitative, but substantiated with quantitative data. The process starts with methodology building and the set-up of an initial longlist of ESG factors, based on input like research, data sources and client surveys. Through a number of dedicated workshops with the bank's sustainability representatives, materiality of the ESG risks is assessed as well as the transmission channels. In a separate session, a mapping is made to NWB Bank's traditional risk categories, after which the material ESG risks are also included as drivers in the Financial Risk Materiality Assessment and the Non-Financial Risk Materiality Assessment.

The table below shows the outcomes of the 2025 ESG RMA. Most identified ESG risks only materialize in the medium- and long-term horizon, with the expectancy that, for instance, physical environmental risks (such as flooding and weather events) will increase in occurrence in the long-term horizon, and environmental norms and regulations will be increasingly demanding, thus leading to a higher transition environmental risk. Material impact is mainly foreseen in the bank's financed water sectors (water authorities, drinking water companies) and estate-based client sectors (social housing, municipalities, health care).

### TRANSVERSALITY OF ESG RISKS

| RISK SOURCES                                                                   | ESG RISKS                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | TRANSMISSION CHANNELS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | TRADITIONAL RISKS                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Climate</b><br>Climate change<br><br><b>Nature</b><br>Degradation of nature | <b>Physical risk</b> <ul style="list-style-type: none"> <li>Biodiversity loss</li> <li>Flooding</li> <li>Weather conditions</li> <li>Drought</li> <li>Groundwater pollution</li> <li>Use of natural resources</li> </ul> <b>Transition risk</b> <ul style="list-style-type: none"> <li>Greenhouse gas emissions</li> <li>Surface water quality</li> <li>Energy label obligations</li> <li>Energy transition</li> <li>Circularity policies</li> <li>Nitrogen emissions</li> </ul> | <b>Microeconomic</b> <ul style="list-style-type: none"> <li>Investment costs</li> <li>Damage to assets</li> <li>Non-compliance with regulations and sanctions</li> <li>Reputational damage and claims</li> <li>Impracticability of ESG commitments</li> <li>Operational impact</li> <li>Loss of revenue</li> <li>Inadequate infrastructure (grid congestion)</li> </ul> <b>Macroeconomic</b> <ul style="list-style-type: none"> <li>Changing political climate</li> <li>Increased regulation and oversight</li> <li>Inflation, higher costs and taxes</li> <li>Changing demographics</li> <li>Shortage of personnel and resources</li> <li>Current system is unsustainable</li> </ul> | <b>Credit risk</b><br>Deterioration of credit quality and write-down of collateral<br><br><b>Interest rate risk</b><br>Refinancing risk – sovereign downgrade and loss of AAA rating<br><br><b>Liquidity risk</b><br>Financing risk – reputational damage and ESG crises<br><br><b>Operational risk</b><br>Disruptions, inadequacy of banking processes, resources and regulatory compliance<br><br><b>Strategic risk</b><br>Uncertainty about the viability of the business model |
| <b>Socio-economic</b><br>Social developments                                   | <b>Social risk</b> <ul style="list-style-type: none"> <li>Drinking water quality</li> <li>Housing shortage</li> <li>Access to healthcare</li> <li>Energy shortage</li> </ul>                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

ESG risks impact credit, strategic, operational (legal) and interest rate (refinancing) risk in the following ways:

- Credit risk could be impacted materially by diminished credit qualities of our clients as a result of ESG factors such as foundation damages caused by drought for housing associations and building impasses leading to an increased shortage of social housing. Some corporate clients, though, amongst which drinking water companies and regional grid operators, are not government guaranteed and are exposed to ESG risks. These clients are reported in template 5 of the following ESG risk quantitative disclosures on exposures subject to physical risk.
- Strategic risk can be impacted by ESG risks through multiple transmission channels such as regulatory uncertainty and changes combined with a failure to respond well to these changes. It can also follow from a mistrust of or reputational damage to one of our key sectors (social housing or water), which could result in a failure to achieve our business model objectives.

- Operational (legal) risk can be affected by ESG risks through, for example, non-compliance with water quality (Water Framework Directive) targets on our clients' part which could lead to reputational damage and litigation risks for the entire water sector including our bank. Alternatively, not meeting our own ambitions or over-stating these could result in greenwashing, reputational damage and legal risk for the bank.
- Interest rate (refinancing) and liquidity risk can be impacted by ESG risks through a negative impact by ESG factors on the funding spread through a mistrust of investors in the bank's strategy.

### ESG Risk Assessment and Measurement: ESG Scenario Analysis

NWB Bank uses ESG scenario analysis to further assess and measure its material ESG risks.

In the short-term horizon, material ESG risks are translated into short-term stress scenarios (<3 years) and quantified and investigated through stress testing, in the context of the bank's ICAAP and ILAAP, to determine the impact of ESG risks on the bank's capital and liquidity position, or the bank's financial resilience. The normative stress testing scenarios are complemented by an in-depth, physical risk event-driven analysis, and an economic sensitivity analysis based on an ESG transition risk-driven scenario. The ESG stress test outcomes on the CET1 ratio are within the bandwidth of the regular stress test outcomes. Sensitivity of the Economic Capital to transition risk is low. The 2024 deep dive on flooding impact on social housing is still valid: this outcome, too, was low. NWB Bank concludes that reserving dedicated Economic Capital for ESG risk is not necessary at this time.

In the long-term (10 years and upwards) horizon, the bank performs a qualitative scenario or resilience analysis, which identifies the potential impact of material ESG risks on the basis of scenarios based on scientific reports from the Network for Greening the Financial System (NGFS), Intergovernmental Panel on Climate Change

(IPCC) and the Royal Netherlands Meteorological Institute (KNMI), among others. The main objective here is to arrive at a wider range of possible impacts of ESG risks on the resilience of the bank's business model and to define strategic opportunities for the bank and its clients to mitigate these risks.

Both ESG stress testing (in the context of ICAAP and ILAAP) and ESG scenario/resilience analysis are evolving, and the availability and quality of ESG data remain critical.

### ESG Risk Mitigation and Monitoring: Risk Appetite, Portfolio Management and Data

In order to monitor and mitigate ESG risks, NWB Bank integrates ESG risk in its risk appetite statement and overall strategy and business model.

The risk appetite statement defines and addresses ESG risks as part of the bank's risk taxonomy, through the definition of climate-related and environmental Key Risk Indicators (KRIs). These KRIs define transition paths and targets for NWB Bank's portfolio and key sectors, including social housing, water authorities and municipalities, with respect to the ESG risks they are materially exposed to. They are aligned with the bank's overall sustainability strategy and goals, and serve as a basis for client engagement and impact, along with our ESG transition plan.

The KRIs are monitored in a dashboard, that shows the actual performance data and measurements as well as the targets on a portfolio, sector and client level. This dashboard allows the bank to monitor how its client portfolio is performing, and lands in monthly and quarterly internal reports to the Managing Board.

On an individual client level, ESG risks are integrated in the credit application and review process. The relevant material ESG risks for each of the client sectors are, based on collected ESG- and client data, translated into ESG risk metrics that are included in the credit risk analysis. The quantitative credit score and qualitative (sustainability) assessment include a (potential) client's impact on climate, environment and biodiversity, responsible use of energy and materials, physical and transition risks, social impact, and responsible governance practices. On a sector level, ESG risks are monitored in annual sector analyses.

A key part of the ESG risk management cycle, is the collection of ESG data. On a bank-wide level, the ESG Accelerator working group, comprised of sustainability representatives from different departments, coordinates efforts to develop ESG data-driven topics, assess collective ESG data needs and collect ESG data. Relevant collected data includes location data on clients' assets, data on physical effects of climate change and nature degradation as well as emissions, and social indicators like social housing tenant satisfaction. A systematic data collection process has been developed as well as a data management framework and IT system architecture, that allow for ESG data collection as well as the monitoring of ESG data availability and quality.

## BUSINESS MODEL AND SUSTAINABILITY STRATEGY

Sustainability is in the DNA of NWB Bank. As a bank of and for the public sector, a key player in financing the Dutch public sector, and a financing partner for enhancing sustainability in the Netherlands, we are committed to delivering a responsible social return through our strategy and business model. As a promotional bank, we do not pursue profit maximization, but rather focus on creating long-term societal impact which includes climate adaptation, mitigation and the preservation and restoration of nature. All of our clients are part of the public sector and therefore, by virtue of their public task, committed to sustainability. For example, with our financing, the water authorities invest into measures to protect the country from flooding and droughts, while at the same time they play a key role in preserving the water quality in the Netherlands.

Housing associations, on the other hand, have a crucial part to play in increasing the country's resilience and adaptation to climate risks and in delivering social impact by providing and adapting approximately 30% of the total housing in the Netherlands.

## Sustainability Strategy, Objectives and Targets

In 2024, NWB Bank published its first ESG Transition Plan, as an update of its 2022 Climate Action Plan. The ESG Transition Plan describes the commitments, objectives and targets of NWB Bank to contribute to the overall transition to a sustainable economy, as well as the tools and framework the bank has in place to manage ESG risks. One such target is the bank's audacious goal, which aims at achieving not only a climate neutral loan portfolio in 2050, but an energy positive portfolio in 2035. This means that the amount of renewable energy generated by the renewable energy projects that we finance is higher than the fossil energy consumed by our clients.

The ESG Transition Plan not only focuses on climate, but also integrates topics related to water management, biodiversity, and social factors, and the way these topics interrelate. The underlying idea is that the bank's financing of the Dutch public sector clients creates a positive impact on these sustainable topics, which helps to mitigate the transition and physical risks that emerge from these topics. In order to ensure the bank's value creation on the long term, it is important to both measure our impact and ESG risks, as well as set targets that we actively engage with our clients and sectors on.

## ESG Risk Management Strategy and Tools

NWB Bank incorporates ESG risk in its overall strategy and business model and employs a range of ESG risk management and mitigation tools.

- Engagement with clients and sector organizations makes up an important part of our sustainable impact strategy as well as the monitoring and mitigation of ESG risks. It helps us to identify which risks clients identify themselves as well as monitor progress in regard to sustainability and ESG risk targets. The primary focus is on clients with the largest position in our lending portfolio and the largest impact on or share of emissions.
- Price differentiation (positive and negative pricing) is another tool. To help clients become more sustainable, we offer sustainability-linked loans (SLLs). With these loans, clients can receive interest rebates for good sustainability performance, according to pre-agreed targets set out in the additional loan conditions. On the other hand, ESG factors are an integral part of our credit risk analyses and reviews and, depending on the overall creditworthiness, may lead to price differentiation.
- Inclusion (i.e. active financing) and exclusion are done both in the Risk Appetite Statement and in the bank's Sustainability Policy, which details both ESG-based investment and exclusion criteria for the bank's loan portfolio and liquidity portfolio. NWB Bank provides financing exclusively to activities within or related to the Dutch public sector. We choose not to part with clients who are lagging behind in terms of sustainability; after all, our clients [Av1] [M02] serve the public interest [Av3] and have their eye on sustainability, but also sometimes face dilemmas regarding prioritization, capacity, time and cost. For example, providing health care or social housing may take priority over sustainability in the short term. We weigh this in our assessments.

## QUANTITATIVE DISCLOSURES ON ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISK

TEMPLATE 1: INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK:  
 CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY

For the sectors agriculture, forestry and fishing and electric power generation, transmission and distribution, we do only finance avoided emissions.

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|                                                                                                                                            |      | a. Gross carrying amount |                                                                                                                                                                                     |                                               |                               |                                      | f. Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions |                               |                                      | i. GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent) |                                        | k. GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting | l. <= 5 years  | m. > 5 year <= 10 years | n. > 10 year <= 20 years | o. > 20 years  | p. Average weighted maturity |  |
|--------------------------------------------------------------------------------------------------------------------------------------------|------|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|-------------------------------|--------------------------------------|---------------------------------------------------------------------------------------------------------|-------------------------------|--------------------------------------|--------------------------------------------------------------------------------------------------------------------|----------------------------------------|------------------------------------------------------------------------------------------------------------------------|----------------|-------------------------|--------------------------|----------------|------------------------------|--|
|                                                                                                                                            |      |                          | b. Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points [d] to [g] and Article 12(2) of Regulation [EU] 2020/1818 | c. Of which environmentally sustainable (CCM) | d. Of which stage 2 exposures | e. Of which non-performing exposures |                                                                                                         | g. Of which Stage 2 exposures | h. Of which non-performing exposures |                                                                                                                    | j. Of which Scope 3 financed emissions |                                                                                                                        |                |                         |                          |                |                              |  |
|                                                                                                                                            | Code | 0010                     | 0020                                                                                                                                                                                | 0030                                          | 0040                          | 0050                                 | 0060                                                                                                    | 0070                          | 0080                                 | 0090                                                                                                               | 0100                                   | 0110                                                                                                                   | 0120           | 0130                    | 0140                     | 0150           | 0160                         |  |
| 1. Exposures towards sectors that highly contribute to climate change                                                                      | 0010 | 3,024,655,858.18         |                                                                                                                                                                                     |                                               | 227,583,292.00                |                                      | -984,861.00                                                                                             |                               |                                      | 65071                                                                                                              | 37572                                  |                                                                                                                        | 514,551,615.00 | 929,892,531.00          | 1,455,469,734.00         | 124,741,978.00 | 8                            |  |
| 2. A - Agriculture, forestry and fishing                                                                                                   | 0020 | 99,481,208.34            |                                                                                                                                                                                     |                                               |                               |                                      | -718.00                                                                                                 |                               |                                      | 545                                                                                                                | 433                                    |                                                                                                                        | 29,585,753.00  | 25,397,138.00           | 44,498,317.00            |                | 8                            |  |
| 3. B - Mining and quarrying                                                                                                                | 0030 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 4. B.05 - Mining of coal and lignite                                                                                                       | 0040 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 5. B.06 - Extraction of crude petroleum and natural gas                                                                                    | 0050 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 6. B.07 - Mining of metal ores                                                                                                             | 0060 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 7. B.08 - Other mining and quarrying                                                                                                       | 0070 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 8. B.09 - Mining support service activities                                                                                                | 0080 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 9. C - Manufacturing                                                                                                                       | 0090 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 10. C.10 - Manufacture of food products                                                                                                    | 0100 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 11. C.11 - Manufacture of beverages                                                                                                        | 0110 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 12. C.12 - Manufacture of tobacco products                                                                                                 | 0120 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 13. C.13 - Manufacture of textiles                                                                                                         | 0130 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 14. C.14 - Manufacture of wearing apparel                                                                                                  | 0140 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 15. C.15 - Manufacture of leather and related products                                                                                     | 0150 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 16. C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 0160 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 17. C.17 - Manufacture of paper and paper products                                                                                         | 0170 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 18. C.18 - Printing and reproduction of recorded media                                                                                     | 0180 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 19. C.19 - Manufacture of coke and refined petroleum products                                                                              | 0190 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 20. C.20 - Manufacture of chemicals and chemical products                                                                                  | 0200 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 21. C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                                    | 0210 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 22. C.22 - Manufacture of rubber products                                                                                                  | 0220 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |
| 23. C.23 - Manufacture of other non-metallic mineral products                                                                              | 0230 |                          |                                                                                                                                                                                     |                                               |                               |                                      |                                                                                                         |                               |                                      |                                                                                                                    |                                        |                                                                                                                        |                |                         |                          |                |                              |  |

|                                                                                          |                                                                                     | a. Gross carrying amount                                                                                                                                                            |                                               |                               |                                      |               | f. Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions |                                      |                                        | i. GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent) |       | k. GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting | l. <= 5 years  | m. > 5 year <= 10 years | n. > 10 year <= 20 years | o. > 20 years  | p. Average weighted maturity |
|------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|-------------------------------|--------------------------------------|---------------|---------------------------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------|--------------------------------------------------------------------------------------------------------------------|-------|------------------------------------------------------------------------------------------------------------------------|----------------|-------------------------|--------------------------|----------------|------------------------------|
|                                                                                          |                                                                                     | b. Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818 | c. Of which environmentally sustainable [CCM] | d. Of which stage 2 exposures | e. Of which non-performing exposures |               | g. Of which Stage 2 exposures                                                                           | h. Of which non-performing exposures | j. Of which Scope 3 financed emissions |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | Code                                                                                | 0010                                                                                                                                                                                | 0020                                          | 0030                          | 0040                                 | 0050          | 0060                                                                                                    | 0070                                 | 0080                                   | 0090                                                                                                               | 0100  | 0110                                                                                                                   | 0120           | 0130                    | 0140                     | 0150           | 0160                         |
|                                                                                          | 24. C.24 - Manufacture of basic metals                                              | 0240                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 25. C.25 - Manufacture of fabricated metal products, except machinery and equipment | 0250                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 26. C.26 - Manufacture of computer, electronic and optical products                 | 0260                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 27. C.27 - Manufacture of electrical equipment                                      | 0270                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 28. C.28 - Manufacture of machinery and equipment n.e.c.                            | 0280                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 29. C.29 - Manufacture of motor vehicles, trailers and semi-trailers                | 0290                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 30. C.30 - Manufacture of other transport equipment                                 | 0300                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 31. C.31 - Manufacture of furniture                                                 | 0310                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 32. C.32 - Other manufacturing                                                      | 0320                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 33. C.33 - Repair and installation of machinery and equipment                       | 0330                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
| 34. D - Electricity, gas, steam and air conditioning supply                              | 0340                                                                                | 1,594,865,903.47                                                                                                                                                                    |                                               |                               | 181,301,209.00                       |               | -891,952.00                                                                                             |                                      |                                        | 23033                                                                                                              | 23033 |                                                                                                                        | 115,174,108.00 | 509,899,818.00          | 968,492,712.00           | 1,299,265.00   | 9                            |
|                                                                                          | 35. D35.1 - Electric power generation, transmission and distribution                | 0350                                                                                                                                                                                | 1,594,865,903.47                              |                               | 181,301,209.00                       |               | -891,952.00                                                                                             |                                      |                                        | 23033                                                                                                              | 23033 |                                                                                                                        | 115,174,108.00 | 509,899,818.00          | 968,492,712.00           | 1,299,265.00   | 9                            |
|                                                                                          | 36. D35.11 - Production of electricity                                              | 0360                                                                                                                                                                                | 1,594,865,903.47                              |                               | 181,301,209.00                       |               | -891,952.00                                                                                             |                                      |                                        | 23033                                                                                                              | 23033 |                                                                                                                        | 115,174,108.00 | 509,899,818.00          | 968,492,712.00           | 1,299,265.00   | 9                            |
|                                                                                          | 37. D35.2 - Manufacture of gas; distribution of gaseous fuels through mains         | 0370                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 38. D35.3 - Steam and air conditioning supply                                       | 0380                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
| 39. E - Water supply; sewerage, waste management and remediation activities              | 0390                                                                                | 1,330,308,746.37                                                                                                                                                                    |                                               |                               | 46,282,083.00                        |               | -92,191.00                                                                                              |                                      |                                        | 41493                                                                                                              | 14106 |                                                                                                                        | 369,791,754.00 | 394,595,574.00          | 442,478,705.00           | 123,442,713.00 | 10                           |
| 40. F - Construction                                                                     | 0400                                                                                |                                                                                                                                                                                     |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 41. F.41 - Construction of buildings                                                | 0410                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 42. F.42 - Civil engineering                                                        | 0420                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 43. F.43 - Specialised construction activities                                      | 0430                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
| 44. G - Wholesale and retail trade; repair of motor vehicles and motorcycles             | 0440                                                                                |                                                                                                                                                                                     |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
| 45. H - Transportation and storage                                                       | 0450                                                                                |                                                                                                                                                                                     |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 46. H.49 - Land transport and transport via pipelines                               | 0460                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 47. H.50 - Water transport                                                          | 0470                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 48. H.51 - Air transport                                                            | 0480                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 49. H.52 - Warehousing and support activities for transportation                    | 0490                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
|                                                                                          | 50. H.53 - Postal and courier activities                                            | 0500                                                                                                                                                                                |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
| 51. I - Accommodation and food service activities                                        | 0510                                                                                |                                                                                                                                                                                     |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
| 52. L - Real estate activities                                                           | 0520                                                                                |                                                                                                                                                                                     |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
| 53. Exposures towards sectors other than those that highly contribute to climate change* | 0530                                                                                | 776,900,549.59                                                                                                                                                                      |                                               |                               |                                      | 30,070,809.00 | -136,823.00                                                                                             |                                      |                                        |                                                                                                                    |       |                                                                                                                        | 39,011,098.00  | 78,240,041.00           | 558,449,649.00           | 101,199,762.00 | 16                           |
| 54. K - Financial and insurance activities                                               | 0540                                                                                |                                                                                                                                                                                     |                                               |                               |                                      |               |                                                                                                         |                                      |                                        |                                                                                                                    |       |                                                                                                                        |                |                         |                          |                |                              |
| 55. Exposures to other sectors (NACE codes J, M - U)                                     | 0550                                                                                | 776,900,549.59                                                                                                                                                                      |                                               |                               |                                      |               | -136,823.00                                                                                             |                                      |                                        |                                                                                                                    |       |                                                                                                                        | 39,011,098.00  | 78,240,041.00           | 558,449,649.00           | 101,199,762.00 | 16                           |
| 56. TOTAL                                                                                | 0560                                                                                | 3,801,556,407.77                                                                                                                                                                    |                                               |                               | 227,583,292.00                       | 30,070,809.00 | -1,121,685.00                                                                                           |                                      |                                        | 65071                                                                                                              | 37572 |                                                                                                                        | 553,562,713.00 | 1,008,132,572.00        | 2,013,919,383.00         | 225,941,740.00 | 9                            |

## TEMPLATE 2: BANKING BOOK - INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK: LOANS COLLATERALISED BY IMMOVABLE PROPERTY - ENERGY EFFICIENCY OF THE COLLATERAL

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|                                                                                                       |      | a. Total gross carrying amount | Level of energy efficiency (EP score in kWh/m² of collateral) |                  |                  |                  |                  |          | Level of energy efficiency (EPC label of collateral) |      |      |      |      |      | o. Without EPC label of collateral |                                                                                     |      |
|-------------------------------------------------------------------------------------------------------|------|--------------------------------|---------------------------------------------------------------|------------------|------------------|------------------|------------------|----------|------------------------------------------------------|------|------|------|------|------|------------------------------------|-------------------------------------------------------------------------------------|------|
|                                                                                                       |      |                                | b. 0; <= 100                                                  | c. > 100; <= 200 | d. > 200; <= 300 | e. > 300; <= 400 | f. > 400; <= 500 | g. > 500 | h. A                                                 | i. B | j. C | k. D | l. E | m. F | n. G                               | p. Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated |      |
|                                                                                                       | Code |                                | 0010                                                          | 0020             | 0030             | 0040             | 0050             | 0060     | 0070                                                 | 0080 | 0090 | 0100 | 0110 | 0120 | 0130                               | 0140                                                                                | 0150 |
| 1. Total EU area                                                                                      | 0010 |                                |                                                               |                  |                  |                  |                  |          |                                                      |      |      |      |      |      |                                    |                                                                                     |      |
| 2. Of which Loans collateralised by commercial immovable property                                     | 0020 |                                |                                                               |                  |                  |                  |                  |          |                                                      |      |      |      |      |      |                                    |                                                                                     |      |
| 3. Of which Loans collateralised by residential immovable property                                    | 0030 |                                |                                                               |                  |                  |                  |                  |          |                                                      |      |      |      |      |      |                                    |                                                                                     |      |
| 4. Of which Collateral obtained by taking possession: residential and commercial immovable properties | 0040 |                                |                                                               |                  |                  |                  |                  |          |                                                      |      |      |      |      |      |                                    |                                                                                     |      |
| 5. Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated                   | 0050 |                                |                                                               |                  |                  |                  |                  |          |                                                      |      |      |      |      |      |                                    |                                                                                     |      |
| 6. Total non-EU area                                                                                  | 0060 |                                |                                                               |                  |                  |                  |                  |          |                                                      |      |      |      |      |      |                                    |                                                                                     |      |
| 7. Of which Loans collateralised by commercial immovable property                                     | 0070 |                                |                                                               |                  |                  |                  |                  |          |                                                      |      |      |      |      |      |                                    |                                                                                     |      |
| 8. Of which Loans collateralised by residential immovable property                                    | 0080 |                                |                                                               |                  |                  |                  |                  |          |                                                      |      |      |      |      |      |                                    |                                                                                     |      |
| 9. Of which Collateral obtained by taking possession: residential and commercial immovable properties | 0090 |                                |                                                               |                  |                  |                  |                  |          |                                                      |      |      |      |      |      |                                    |                                                                                     |      |
| 10. Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated                  | 0100 |                                |                                                               |                  |                  |                  |                  |          |                                                      |      |      |      |      |      |                                    |                                                                                     |      |

TEMPLATE 3: BANKING BOOK - INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK:  
 ALIGNMENT METRICS

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|      | a. Sector | b. NACE Sectors<br>(a minima) | d. Alignment metric** | c. Portfolio gross<br>carrying amount | e. Year of<br>reference | f. Distance to IEA<br>NZE2050 in % *** | g. Target (year of<br>reference + 3 years) |
|------|-----------|-------------------------------|-----------------------|---------------------------------------|-------------------------|----------------------------------------|--------------------------------------------|
| Code | 0010      | 0020                          | 0040                  | 0030                                  | 0050                    | 0060                                   | 0070                                       |
| 005  |           |                               |                       |                                       |                         |                                        |                                            |

## LIST OF NACE SECTORS TO BE CONSIDERED

| IEA sector             | Column b - NACE Sectors (a minima) - Sectors required |      | Examples of metrics - non-exhaustive list. Institutions shall apply metrics defined by the IEA scenario                                       |
|------------------------|-------------------------------------------------------|------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Sector in the template | sector                                                | code |                                                                                                                                               |
| Maritime transport     | shipping                                              | 301  | Average tonnes of CO <sub>2</sub> per passenger-km,<br>Average gCO <sub>2</sub> /MJ<br>and<br>Average share of high carbon technologies (ICE) |
| Maritime transport     | shipping                                              | 3011 |                                                                                                                                               |
| Maritime transport     | shipping                                              | 3012 |                                                                                                                                               |
| Maritime transport     | shipping                                              | 3315 |                                                                                                                                               |
| Maritime transport     | shipping                                              | 50   |                                                                                                                                               |
| Maritime transport     | shipping                                              | 501  |                                                                                                                                               |
| Maritime transport     | shipping                                              | 5010 |                                                                                                                                               |
| Maritime transport     | shipping                                              | 502  |                                                                                                                                               |
| Maritime transport     | shipping                                              | 5020 |                                                                                                                                               |
| Maritime transport     | shipping                                              | 5222 |                                                                                                                                               |
| Maritime transport     | shipping                                              | 5224 |                                                                                                                                               |
| Maritime transport     | shipping                                              | 5229 |                                                                                                                                               |
| Power                  | power                                                 | 27   | Average tonnes of CO <sub>2</sub> per MWh<br>and<br>Average share of high carbon technologies (oil, gas, coal)                                |
| Power                  | power                                                 | 2712 |                                                                                                                                               |
| Power                  | power                                                 | 3314 |                                                                                                                                               |
| Power                  | power                                                 | 35   |                                                                                                                                               |
| Power                  | power                                                 | 351  |                                                                                                                                               |
| Power                  | power                                                 | 3511 |                                                                                                                                               |
| Power                  | power                                                 | 3512 |                                                                                                                                               |
| Power                  | power                                                 | 3513 |                                                                                                                                               |
| Power                  | power                                                 | 3514 |                                                                                                                                               |
| Power                  | power                                                 | 4321 |                                                                                                                                               |
| Fossil fuel combustion | oil and gas                                           | 91   | Average tons pf CO <sub>2</sub> per GJ<br>and<br>Average share of high carbon technologies (ICE)                                              |
| Fossil fuel combustion | oil and gas                                           | 910  |                                                                                                                                               |
| Fossil fuel combustion | oil and gas                                           | 192  |                                                                                                                                               |
| Fossil fuel combustion | oil and gas                                           | 1920 |                                                                                                                                               |
| Fossil fuel combustion | oil and gas                                           | 2014 |                                                                                                                                               |
| Fossil fuel combustion | oil and gas                                           | 352  |                                                                                                                                               |
| Fossil fuel combustion | oil and gas                                           | 3521 |                                                                                                                                               |
| Fossil fuel combustion | oil and gas                                           | 3522 |                                                                                                                                               |
| Fossil fuel combustion | oil and gas                                           | 3523 |                                                                                                                                               |
| Fossil fuel combustion | oil and gas                                           | 4612 |                                                                                                                                               |
| Fossil fuel combustion | oil and gas                                           | 4671 |                                                                                                                                               |
| Fossil fuel combustion | oil and gas                                           | 6    |                                                                                                                                               |
| Fossil fuel combustion | oil and gas                                           | 61   |                                                                                                                                               |

| IEA sector                                     | Column b - NACE Sectors (a minima) - Sectors required |      | Examples of metrics - non-exhaustive list. Institutions shall apply metrics defined by the IEA scenario      |
|------------------------------------------------|-------------------------------------------------------|------|--------------------------------------------------------------------------------------------------------------|
| Sector in the template                         | sector                                                | code |                                                                                                              |
| Fossil fuel combustion                         | oil and gas                                           | 610  | Average tonnes of CO <sub>2</sub> per tonne of output and<br>Average share of high carbon technologies (ICE) |
| Fossil fuel combustion                         | oil and gas                                           | 62   |                                                                                                              |
| Fossil fuel combustion                         | oil and gas                                           | 620  |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 24   | Average tonnes of CO <sub>2</sub> per tonne of output and<br>Average share of high carbon technologies (ICE) |
| Iron and steel, coke, and metal ore production | steel                                                 | 241  |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 2410 |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 242  |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 2420 |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 2434 |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 244  |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 2442 |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 2444 |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 2445 |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 245  |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 2451 |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 2452 |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 25   |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 251  |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 2511 |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 4672 |                                                                                                              |
| Iron and steel, coke, and metal ore production | coal                                                  | 5    |                                                                                                              |
| Iron and steel, coke, and metal ore production | coal                                                  | 51   |                                                                                                              |
| Iron and steel, coke, and metal ore production | coal                                                  | 510  |                                                                                                              |
| Iron and steel, coke, and metal ore production | coal                                                  | 52   |                                                                                                              |
| Iron and steel, coke, and metal ore production | coal                                                  | 520  |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 7    | Average tons pf CO <sub>2</sub> per GJ                                                                       |
| Iron and steel, coke, and metal ore production | steel                                                 | 72   |                                                                                                              |
| Iron and steel, coke, and metal ore production | steel                                                 | 729  | Average tons pf CO <sub>2</sub> per GJ                                                                       |
| Fossil fuel combustion                         | coal                                                  | 8    |                                                                                                              |
| Fossil fuel combustion                         | coal                                                  | 9    | Average tonnes of CO <sub>2</sub> per tonne of output and<br>Average share of high carbon technologies (ICE) |
| Cement, clinker and lime production            | cement                                                | 235  |                                                                                                              |
| Cement, clinker and lime production            | cement                                                | 2351 |                                                                                                              |
| Cement, clinker and lime production            | cement                                                | 2352 |                                                                                                              |
| Cement, clinker and lime production            | cement                                                | 236  |                                                                                                              |
| Cement, clinker and lime production            | cement                                                | 2361 |                                                                                                              |
| Cement, clinker and lime production            | cement                                                | 2363 |                                                                                                              |
| Cement, clinker and lime production            | cement                                                | 2364 |                                                                                                              |
| Cement, clinker and lime production            | cement                                                | 811  |                                                                                                              |

| IEA sector                          | Column b - NACE Sectors (a minima) - Sectors required |      | Examples of metrics - non-exhaustive list. Institutions shall apply metrics defined by the IEA scenario |
|-------------------------------------|-------------------------------------------------------|------|---------------------------------------------------------------------------------------------------------|
| Sector in the template              | sector                                                | code |                                                                                                         |
| Cement, clinker and lime production | cement                                                | 89   | Average share of sustainable aviation fuels and<br>Average tonnes of CO2 per passenger-km               |
| Aviation                            | aviation                                              | 3030 |                                                                                                         |
| aviation                            | aviation                                              | 3316 |                                                                                                         |
| aviation                            | aviation                                              | 511  |                                                                                                         |
| aviation                            | aviation                                              | 5110 |                                                                                                         |
| aviation                            | aviation                                              | 512  |                                                                                                         |
| aviation                            | aviation                                              | 5121 |                                                                                                         |
| Aviation                            | aviation                                              | 5223 |                                                                                                         |
| Automotive                          | automotive                                            | 2815 | Average tonnes of CO2 per passenger-km and<br>Average share of high carbon technologies (ICE)           |
| Automotive                          | automotive                                            | 29   |                                                                                                         |
| Automotive                          | automotive                                            | 291  |                                                                                                         |
| Automotive                          | automotive                                            | 2910 |                                                                                                         |
| Automotive                          | automotive                                            | 292  |                                                                                                         |
| Automotive                          | automotive                                            | 2920 |                                                                                                         |
| Automotive                          | automotive                                            | 293  |                                                                                                         |
| Automotive                          | automotive                                            | 2932 |                                                                                                         |

TEMPLATE 4: BANKING BOOK - INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK:  
 EXPOSURES TO TOP 20 CARBON-INTENSIVE FIRMS

We do not have exposures in the top 20 carbon-intensive firms.

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|   | a                                                                           | b                                                                                                     | c                                                               | d                         | e                                         |
|---|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|---------------------------|-------------------------------------------|
|   | Gross carrying amount (aggregate)                                           | Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)* | Of which environmentally sustainable (CCM)                      | Weighted average maturity | Number of top 20 polluting firms included |
| 1 | 0                                                                           | 0                                                                                                     | 0                                                               | 0                         | 0                                         |
|   | *For counterparties among the top 20 carbon emitting companies in the world |                                                                                                       |                                                                 |                           |                                           |
|   | data source                                                                 | reference period                                                                                      | list considered                                                 |                           |                                           |
|   | Carbon Majors                                                               | 1/1/2024 - 31/12/2024                                                                                 | Total emissions - high granularity. Aggregated to parent entity |                           |                                           |

## TEMPLATE 5: BANKING BOOK - INDICATORS OF POTENTIAL CLIMATE CHANGE PHYSICAL RISK: EXPOSURES SUBJECT TO PHYSICAL RISK

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[illegible]

| Geographical area subject to climate change physical risk  |                                                   | NL                                                                         |                         |                          |                |                              |                               |                                                                              |                                                                            |                                                                                             |                               |                                      |                                                                                                         |      |      |
|------------------------------------------------------------|---------------------------------------------------|----------------------------------------------------------------------------|-------------------------|--------------------------|----------------|------------------------------|-------------------------------|------------------------------------------------------------------------------|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|-------------------------------|--------------------------------------|---------------------------------------------------------------------------------------------------------|------|------|
| Taxonomy version 2.0.0                                     |                                                   |                                                                            |                         |                          |                |                              |                               |                                                                              |                                                                            |                                                                                             |                               |                                      |                                                                                                         |      |      |
|                                                            |                                                   | b. Gross carrying amount                                                   |                         |                          |                |                              |                               |                                                                              |                                                                            |                                                                                             |                               |                                      |                                                                                                         |      |      |
|                                                            |                                                   | of which exposures sensitive to impact from climate change physical events |                         |                          |                |                              |                               |                                                                              |                                                                            |                                                                                             |                               |                                      |                                                                                                         |      |      |
| a. Other relevant sectors (breakdown below where relevant) |                                                   | Breakdown by maturity bucket                                               |                         |                          |                |                              |                               | h. Of which exposures sensitive to impact from chronic climate change events | i. Of which exposures sensitive to impact from acute climate change events | j. Of which exposures sensitive to impact both from chronic and acute climate change events | k. Of which Stage 2 exposures | l. Of which non-performing exposures | m. Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions |      |      |
|                                                            |                                                   | c. <= 5 years                                                              | d. > 5 year <= 10 years | e. > 10 year <= 20 years | f. > 20 years  | g. Average weighted maturity | n. Of which Stage 2 exposures |                                                                              |                                                                            |                                                                                             |                               |                                      | o. Of which non-performing exposures                                                                    |      |      |
| Code                                                       | 0005                                              | 0010                                                                       | 0020                    | 0030                     | 0040           | 0050                         | 0060                          | 0070                                                                         | 0080                                                                       | 0090                                                                                        | 0100                          | 0110                                 | 0120                                                                                                    | 0130 | 0140 |
| 005                                                        | N - Administrative and support service activities | 776,900,550.00                                                             | 39,011,098.00           | 78,240,041.00            | 558,449,649.00 | 101,199,762.00               | 16                            |                                                                              |                                                                            |                                                                                             |                               |                                      |                                                                                                         |      |      |

Method

Given the concentration of activities of our bank in the Netherlands, the only material geographic area for the assessment of potential climate change physical risk is the Netherlands. The vast majority of activities in the Netherlands is related to non-financial corporates in the sectors:

- A) Agriculture, forestry and fishing;
- D) Electricity, gas, steam and air conditioning supply;
- E) Water supply; and
- N) Administrative and support service activities.

In reporting this template, we relied on the assumption of materiality: we report, next to the gross carrying amount, only the exposures of the bank that are materially sensitive to climate change physical risk. This judgement relies heavily on the outcomes of the bank’s ESG Risk Materiality Assessment, which includes which physical risks are material as well as the sectors for which credit risk is materially affected by these physical risks.

The material climate change-related physical risks that we identified and have found the data to assess are drought and flooding. Both are classified as acute risks according to the ECB Guide on Climate-Related and Environmental Risks, page 10: "Physical risk is therefore categorised as "acute" when it arises from extreme events, such as droughts, floods and storms". Flooding and drought risks are potentially material for all sectors within our client portfolio.

However, actual materiality for clients has been assessed not only on the basis of the underlying assumption of materiality but actual data on climate risk effects from Klimaateffectatlas (<https://www.klimaateffectatlas.nl/nl/>) and location data on clients' assets. The method of scoping the location of the clients and collecting this data is different for the different sectors, and described further below. However, in all cases we looked at the same climate risk data from Klimaateffectatlas. For flooding this data

is based on a chance of flooding of more than 20 cm in 2050. For drought this data is based on the risk of pole rot, differential setting in the ground as well as the risk of forest fires - all are possible effects and impacts associated with the risk of drought. Both the flooding and drought risk drivers range from non-applicable to (very) low to high risk. After collecting location data on clients' assets and mapping them to the flooding and drought data, we determined either a low, medium or high risk both for flooding and drought. In the case of a medium or high risk in either or both cases of flooding and drought, the

exposure was deemed materially and potentially sensitive to climate change physical risk and reported from column c onwards. The precise methods of location data collection and mapping per sector are described below.

**Sector A** - Agriculture, forestry and fishing - comprises only one client, whose activities are spread throughout the Netherlands. Due to this location on a national level, and taking the mean risk of flooding and drought within the Netherlands, we assumed a medium risk to acute climate change physical risk and chose to report the entire exposure as sensitive to impact from climate change physical events.

**Sector D** - Electricity, gas, steam and air conditioning supply - we collected the location data on either a postal code (PC6 level) or municipality level. This location data was mapped to the climate risk data and only one client was deemed materially exposed to climate change physical risk, on the basis of a medium to high risk of flooding. This client’s exposure is reported in the template from column c onwards.

**Sector E** - Water supply - comprises industry water clients. The clients' location data was based on the provinces and municipalities in which their activities are located. The mapping to the climate risk data resulted in a low risk of flooding and drought, thus leading to the conclusion that these exposures are not sensitive to impact from climate change physical risk.

**Sector N** - Administrative and support service activities - we collected location data on a postal code (PC6 level) and municipality level. On the basis of this location data and the climate risk data, two clients are materially sensitive to respectively drought and flooding risk. Their exposures are reported in the template, from column c onwards.

TEMPLATE 6: SUMMARY OF KEY PERFORMANCE INDICATORS (KPIs)  
 ON THE TAXONOMY-ALIGNED EXPOSURES

|           |      | KPI                             |                                 |                                                                              | % coverage<br>(over total<br>assets)* |
|-----------|------|---------------------------------|---------------------------------|------------------------------------------------------------------------------|---------------------------------------|
|           |      | Climate<br>change<br>mitigation | Climate<br>change<br>adaptation | Total (Climate<br>change<br>mitigation +<br>Climate<br>change<br>adaptation) |                                       |
|           | Code | 0010                            | 0020                            | 0030                                                                         | 0040                                  |
| GAR stock | 0010 | 0.0031                          |                                 | 0.0031                                                                       | 0.7417                                |
| GAR flow  | 0020 | 0.0047                          |                                 | 0.0047                                                                       | 0.8519                                |

TEMPLATE 7: MITIGATING ACTIONS: ASSETS FOR THE CALCULATION OF GAR

| Disclosure reference date T                                                                         |  |  |                                |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
|-----------------------------------------------------------------------------------------------------|--|--|--------------------------------|-------------------------------------------------------------------|--------------------------|----------------------|----------------|---------------------------------|-------------------------------------------------------------------|----------------------|-----------|---------------------------------|-------------------------------------------------------------------|----------------------|------------------|----------------|----------------|------------|------------|
|                                                                                                     |  |  | a. Total gross carrying amount | Climate Change Mitigation (CCM)                                   |                          |                      |                |                                 | Climate Change Adaptation (CCA)                                   |                      |           |                                 | TOTAL (CCM + CCA)                                                 |                      |                  |                |                |            |            |
|                                                                                                     |  |  |                                | b. Of which towards taxonomy relevant sectors (Taxonomy-eligible) |                          |                      |                |                                 | g. Of which towards taxonomy relevant sectors (Taxonomy-eligible) |                      |           |                                 | l. Of which towards taxonomy relevant sectors (Taxonomy-eligible) |                      |                  |                |                |            |            |
|                                                                                                     |  |  |                                | c. Of which environmentally sustainable (Taxonomy-aligned)        |                          |                      |                |                                 | h. Of which environmentally sustainable (Taxonomy-aligned)        |                      |           |                                 | m. Of which environmentally sustainable (Taxonomy-aligned)        |                      |                  |                |                |            |            |
|                                                                                                     |  |  |                                | d. Of which specialised lending                                   | e. Of which transitional | f. Of which enabling |                | i. Of which specialised lending | j. Of which adaptation                                            | k. Of which enabling |           | n. Of which specialised lending | o. Of which transitional/ adaptation                              | p. Of which enabling |                  |                |                |            |            |
|                                                                                                     |  |  | Code                           | 0010                                                              | 0020                     | 0030                 | 0040           | 0050                            | 0060                                                              | 0070                 | 0080      | 0090                            | 0100                                                              | 0110                 | 0120             | 0130           | 0140           | 0150       | 0160       |
| GAR - Covered assets in both numerator and denominator                                              |  |  | 0005                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 0.1 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation |  |  | 0010                           | 8,303,253,286.75                                                  | 3,639,744,905.77         | 220,046,617.64       | 126,710,831.17 | 945,620.53                      | 393,881.86                                                        | 2,002,311.48         | 14,810.14 |                                 |                                                                   |                      | 3,641,747,217.26 | 220,061,427.78 | 126,710,831.17 | 945,620.53 | 393,881.86 |
| 2. Financial corporations                                                                           |  |  | 0020                           | 6,062,092,040.19                                                  | 3,513,034,074.60         | 93,335,786.47        |                | 945,620.53                      | 393,881.86                                                        | 2,002,311.48         | 14,810.14 |                                 |                                                                   |                      | 3,515,036,386.09 | 93,350,596.61  |                | 945,620.53 | 393,881.86 |
| 3. Credit institutions                                                                              |  |  | 0030                           | 2,887,095,007.11                                                  | 362,459,820.86           | 93,335,786.47        |                | 945,620.53                      | 393,881.86                                                        | 2,002,311.48         | 14,810.14 |                                 |                                                                   |                      | 364,462,132.34   | 93,350,596.61  |                | 945,620.53 | 393,881.86 |
| 4. Loans and advances                                                                               |  |  | 0040                           | 1,748,278,858.14                                                  | 121,597,269.85           | 52,066,959.36        |                | 878,986.06                      | 373,858.85                                                        | 2,002,311.48         | 14,810.14 |                                 |                                                                   |                      | 123,599,581.33   | 52,081,769.50  |                | 878,986.06 | 373,858.85 |
| 5. Debt securities, including UoP                                                                   |  |  | 0050                           | 1,138,816,148.97                                                  | 240,862,551.01           | 41,268,827.11        |                | 66,634.46                       | 20,023.01                                                         |                      |           |                                 |                                                                   |                      | 240,862,551.01   | 41,268,827.11  |                | 66,634.46  | 20,023.01  |
| 6. Equity instruments                                                                               |  |  | 0060                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 7. Other financial corporations                                                                     |  |  | 0070                           | 3,174,997,033.08                                                  | 3,150,574,253.75         |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      | 3,150,574,253.75 |                |                |            |            |
| 8. Of which investment firms                                                                        |  |  | 0080                           | 3,174,997,033.08                                                  | 3,150,574,253.75         |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      | 3,150,574,253.75 |                |                |            |            |
| 9. Loans and advances                                                                               |  |  | 0090                           | 24,422,779.33                                                     |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 10. Debt securities, including UoP                                                                  |  |  | 0100                           | 3,150,574,253.75                                                  | 3,150,574,253.75         |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      | 3,150,574,253.75 |                |                |            |            |
| 11. Equity instruments                                                                              |  |  | 0110                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 12. Of which management companies                                                                   |  |  | 0120                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 13. Loans and advances                                                                              |  |  | 0130                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 14. Debt securities, including UoP                                                                  |  |  | 0140                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 15. Equity instruments                                                                              |  |  | 0150                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 16. Of which insurance undertakings                                                                 |  |  | 0160                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 17. Loans and advances                                                                              |  |  | 0170                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 18. Debt securities, including UoP                                                                  |  |  | 0180                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 19. Equity instruments                                                                              |  |  | 0190                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 20. Non-financial corporations (subject to NFRD disclosure obligations)                             |  |  | 0200                           | 2,241,161,246.56                                                  | 126,710,831.17           | 126,710,831.17       | 126,710,831.17 |                                 |                                                                   |                      |           |                                 |                                                                   |                      | 126,710,831.17   | 126,710,831.17 | 126,710,831.17 |            |            |
| 21. Loans and advances                                                                              |  |  | 0210                           | 1,909,219,668.76                                                  | 126,710,831.17           | 126,710,831.17       | 126,710,831.17 |                                 |                                                                   |                      |           |                                 |                                                                   |                      | 126,710,831.17   | 126,710,831.17 | 126,710,831.17 |            |            |
| 22. Debt securities, including UoP                                                                  |  |  | 0220                           | 331,941,577.80                                                    |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 23. Equity instruments                                                                              |  |  | 0230                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 24. Households                                                                                      |  |  | 0240                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 25. Of which loans collateralised by residential immovable property                                 |  |  | 0250                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 26. Of which building renovation loans                                                              |  |  | 0260                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 27. Of which motor vehicle loans                                                                    |  |  | 0270                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 28. Local governments financing                                                                     |  |  | 0280                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |
| 29. Housing financing                                                                               |  |  | 0290                           |                                                                   |                          |                      |                |                                 |                                                                   |                      |           |                                 |                                                                   |                      |                  |                |                |            |            |

| Disclosure reference date T                                                         |                                                                                               |      |                   |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|------|-------------------|-------------------|----------------|----------------|------------|------------|--------------|-----------|--|--|------------------|----------------|----------------|------------|
|                                                                                     | 30. Other local governments financing                                                         | 0300 |                   |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 31. Collateral obtained by taking possession: residential and commercial immovable properties | 0310 |                   |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 32. TOTAL GAR ASSETS                                                                          | 0320 | 8,303,253,286.75  | 3,639,744,905.77  | 220,046,617.64 | 126,710,831.17 | 945,620.53 | 393,881.86 | 2,002,311.48 | 14,810.14 |  |  | 3,641,747,217.26 | 220,061,427.78 | 126,710,831.17 | 945,620.53 |
| Assets excluded from the numerator for GAR calculation (covered in the denominator) |                                                                                               | 0325 |                   |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 33. EU Non-financial corporations (not subject to NFRD disclosure obligations)                | 0330 | 56,530,879,400.67 |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 34. Loans and advances                                                                        | 0340 | 56,530,879,400.67 |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 35. Debt securities                                                                           | 0350 |                   |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 36. Equity instruments                                                                        | 0360 |                   |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 37. Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)            | 0370 |                   |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 38. Loans and advances                                                                        | 0380 |                   |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 39. Debt securities                                                                           | 0390 |                   |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 40. Equity instruments                                                                        | 0400 |                   |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 41. Derivatives                                                                               | 0410 | 5,435,972,158.23  |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 42. On demand interbank loans                                                                 | 0420 | 1,057,603,961.57  |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 43. Cash and cash-related assets                                                              | 0430 |                   |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 44. Other assets (e.g. Goodwill, commodities etc.)                                            | 0440 | 107,591,314.76    |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 45. TOTAL ASSETS IN THE DENOMINATOR (GAR)                                                     | 0450 | 71,435,300,121.98 |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
| Other assets excluded from both the numerator and denominator for GAR calculation   |                                                                                               |      | 0455              |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 46. Sovereigns                                                                                | 0460 |                   |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 47. Central banks exposure                                                                    | 0470 | 1,432,558,891.58  |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 48. Trading book                                                                              | 0480 |                   |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
|                                                                                     | 49. TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR                                      | 0490 | 1,432,558,891.58  |                   |                |                |            |            |              |           |  |  |                  |                |                |            |
| 50. TOTAL ASSETS                                                                    |                                                                                               |      | 0500              | 72,867,859,013.56 |                |                |            |            |              |           |  |  |                  |                |                |            |

TEMPLATE 8: GAR (%)

| Disclosure reference date T: KPIs on stock                                                         |  |      |                                 |                          |                      |        |                                                                    |      |                                 |                        |                                                                    |      |        |        |                                 |                                     | Disclosure reference date T: KPIs on flows        |                                                                        |        |        |        |                                 |                                                                        |                      |      |      |                                                                         |                                 |                        |                      |      |                                                           |      |                                  |                                      |
|----------------------------------------------------------------------------------------------------|--|------|---------------------------------|--------------------------|----------------------|--------|--------------------------------------------------------------------|------|---------------------------------|------------------------|--------------------------------------------------------------------|------|--------|--------|---------------------------------|-------------------------------------|---------------------------------------------------|------------------------------------------------------------------------|--------|--------|--------|---------------------------------|------------------------------------------------------------------------|----------------------|------|------|-------------------------------------------------------------------------|---------------------------------|------------------------|----------------------|------|-----------------------------------------------------------|------|----------------------------------|--------------------------------------|
| Climate Change Mitigation (CCM)                                                                    |  |      |                                 |                          |                      |        | Climate Change Adaptation (CCA)                                    |      |                                 |                        | TOTAL (CCM + CCA)                                                  |      |        |        |                                 |                                     | p.<br>Proportion<br>of total<br>assets<br>covered | Climate Change Mitigation (CCM)                                        |        |        |        |                                 | Climate Change Adaptation (CCA)                                        |                      |      |      | TOTAL (CCM + CCA)                                                       |                                 |                        |                      |      | af.<br>Proportion<br>of total<br>new<br>assets<br>covered |      |                                  |                                      |
| a. Proportion of eligible assets funding taxonomy relevant sectors                                 |  |      |                                 |                          |                      |        | f. Proportion of eligible assets funding taxonomy relevant sectors |      |                                 |                        | k. Proportion of eligible assets funding taxonomy relevant sectors |      |        |        |                                 |                                     |                                                   | q. Proportion of new eligible assets funding taxonomy relevant sectors |        |        |        |                                 | v. Proportion of new eligible assets funding taxonomy relevant sectors |                      |      |      | aa. Proportion of new eligible assets funding taxonomy relevant sectors |                                 |                        |                      |      |                                                           |      |                                  |                                      |
| b. Of which environmentally sustainable                                                            |  |      |                                 |                          |                      |        | g. Of which environmentally sustainable                            |      |                                 |                        | l. Of which environmentally sustainable                            |      |        |        |                                 |                                     |                                                   | r. Of which environmentally sustainable                                |        |        |        |                                 | w. Of which environmentally sustainable                                |                      |      |      | ab. Of which environmentally sustainable                                |                                 |                        |                      |      |                                                           |      |                                  |                                      |
|                                                                                                    |  |      | c. Of which specialised lending | d. Of which transitional | e. Of which enabling |        |                                                                    |      | h. Of which specialised lending | i. Of which adaptation | j. Of which enabling                                               |      |        |        | m. Of which specialised lending | n. Of which transitional/adaptation |                                                   | o. Of which enabling                                                   |        |        |        | s. Of which specialised lending | t. Of which transitional                                               | u. Of which enabling |      |      |                                                                         | x. Of which specialised lending | y. Of which adaptation | z. Of which enabling |      |                                                           |      | ac. Of which specialised lending | ad. Of which transitional/adaptation |
|                                                                                                    |  | Code | 0010                            | 0020                     | 0030                 | 0040   | 0050                                                               | 0060 | 0070                            | 0080                   | 0090                                                               | 0100 | 0110   | 0120   | 0130                            | 0140                                | 0150                                              | 0160                                                                   | 0170   | 0180   | 0190   | 0200                            | 0210                                                                   | 0220                 | 0230 | 0240 | 0250                                                                    | 0260                            | 0270                   | 0280                 | 0290 | 0300                                                      | 0310 | 0320                             |                                      |
| 0.1 GAR                                                                                            |  |      | 0010                            | 0.0673                   | 0.0031               | 0.0023 |                                                                    |      |                                 |                        |                                                                    |      | 0.0510 | 0.0031 | 0.0018                          |                                     |                                                   | 0.7417                                                                 | 0.0570 | 0.0047 | 0.0047 |                                 |                                                                        |                      |      |      |                                                                         |                                 | 0.0047                 |                      |      |                                                           |      | 0.8519                           |                                      |
| 2. Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation |  |      | 0020                            | 0.0673                   | 0.0031               | 0.0023 |                                                                    |      |                                 |                        |                                                                    |      | 0.0674 | 0.0041 | 0.0023                          |                                     |                                                   | 0.1139                                                                 | 0.0570 | 0.0047 | 0.0047 |                                 |                                                                        |                      |      |      |                                                                         | 0.0570                          | 0.0047                 | 0.0047               |      |                                                           |      | 0.0506                           |                                      |
| 3. Financial corporations                                                                          |  |      | 0030                            | 0.0650                   | 0.0017               |        |                                                                    |      |                                 |                        |                                                                    |      | 0.0650 | 0.0017 |                                 |                                     |                                                   | 0.0832                                                                 |        |        |        |                                 |                                                                        |                      |      |      |                                                                         |                                 |                        |                      |      |                                                           |      |                                  |                                      |
| 4. Credit institutions                                                                             |  |      | 0040                            | 0.0067                   | 0.0017               |        |                                                                    |      |                                 |                        |                                                                    |      | 0.0068 | 0.0017 |                                 |                                     |                                                   | 0.0396                                                                 |        |        |        |                                 |                                                                        |                      |      |      |                                                                         |                                 |                        |                      |      |                                                           |      |                                  |                                      |
| 5. Other financial corporations                                                                    |  |      | 0050                            | 0.0583                   |                      |        |                                                                    |      |                                 |                        |                                                                    |      | 0.0583 |        |                                 |                                     |                                                   | 0.0436                                                                 |        |        |        |                                 |                                                                        |                      |      |      |                                                                         |                                 |                        |                      |      |                                                           |      |                                  |                                      |
| 6. Of which investment firms                                                                       |  |      | 0060                            | 0.0583                   |                      |        |                                                                    |      |                                 |                        |                                                                    |      | 0.0583 |        |                                 |                                     |                                                   | 0.0436                                                                 |        |        |        |                                 |                                                                        |                      |      |      |                                                                         |                                 |                        |                      |      |                                                           |      |                                  |                                      |
| 7. Of which management companies                                                                   |  |      | 0070                            |                          |                      |        |                                                                    |      |                                 |                        |                                                                    |      |        |        |                                 |                                     |                                                   |                                                                        |        |        |        |                                 |                                                                        |                      |      |      |                                                                         |                                 |                        |                      |      |                                                           |      |                                  |                                      |
| 8. Of which insurance undertakings                                                                 |  |      | 0080                            |                          |                      |        |                                                                    |      |                                 |                        |                                                                    |      |        |        |                                 |                                     |                                                   |                                                                        |        |        |        |                                 |                                                                        |                      |      |      |                                                                         |                                 |                        |                      |      |                                                           |      |                                  |                                      |
| 9. Non-financial corporations subject to NFRD disclosure obligations                               |  |      | 0090                            | 0.0023                   | 0.0023               | 0.0023 |                                                                    |      |                                 |                        |                                                                    |      | 0.0565 | 0.0565 | 0.0565                          |                                     |                                                   | 0.0308                                                                 | 0.0570 | 0.0047 | 0.0047 |                                 |                                                                        |                      |      |      |                                                                         | 0.0570                          | 0.0047                 | 0.0047               |      |                                                           |      | 0.0506                           |                                      |
| 10. Households                                                                                     |  |      | 0100                            |                          |                      |        |                                                                    |      |                                 |                        |                                                                    |      |        |        |                                 |                                     |                                                   |                                                                        |        |        |        |                                 |                                                                        |                      |      |      |                                                                         |                                 |                        |                      |      |                                                           |      |                                  |                                      |
| 11. Of which loans collateralised by residential immovable property                                |  |      | 0110                            |                          |                      |        |                                                                    |      |                                 |                        |                                                                    |      |        |        |                                 |                                     |                                                   |                                                                        |        |        |        |                                 |                                                                        |                      |      |      |                                                                         |                                 |                        |                      |      |                                                           |      |                                  |                                      |
| 12. Of which building renovation loans                                                             |  |      | 0120                            |                          |                      |        |                                                                    |      |                                 |                        |                                                                    |      |        |        |                                 |                                     |                                                   |                                                                        |        |        |        |                                 |                                                                        |                      |      |      |                                                                         |                                 |                        |                      |      |                                                           |      |                                  |                                      |
| 13. Of which motor vehicle loans                                                                   |  |      | 0130                            |                          |                      |        |                                                                    |      |                                 |                        |                                                                    |      |        |        |                                 |                                     |                                                   |                                                                        |        |        |        |                                 |                                                                        |                      |      |      |                                                                         |                                 |                        |                      |      |                                                           |      |                                  |                                      |
| 14. Local government financing                                                                     |  |      | 0140                            |                          |                      |        |                                                                    |      |                                 |                        |                                                                    |      |        |        |                                 |                                     |                                                   |                                                                        |        |        |        |                                 |                                                                        |                      |      |      |                                                                         |                                 |                        |                      |      |                                                           |      |                                  |                                      |
| 15. Housing financing                                                                              |  |      | 0150                            |                          |                      |        |                                                                    |      |                                 |                        |                                                                    |      |        |        |                                 |                                     |                                                   |                                                                        |        |        |        |                                 |                                                                        |                      |      |      |                                                                         |                                 |                        |                      |      |                                                           |      |                                  |                                      |
| 16. Other local governments financing                                                              |  |      | 0160                            |                          |                      |        |                                                                    |      |                                 |                        |                                                                    |      |        |        |                                 |                                     |                                                   |                                                                        |        |        |        |                                 |                                                                        |                      |      |      |                                                                         |                                 |                        |                      |      |                                                           |      |                                  |                                      |
| 17. Collateral obtained by taking possession: residential and commercial immovable properties      |  |      | 0170                            |                          |                      |        |                                                                    |      |                                 |                        |                                                                    |      |        |        |                                 |                                     |                                                   |                                                                        |        |        |        |                                 |                                                                        |                      |      |      |                                                                         |                                 |                        |                      |      |                                                           |      |                                  |                                      |

## TEMPLATE 10: OTHER CLIMATE CHANGE MITIGATING ACTIONS THAT ARE NOT COVERED IN REGULATION (EU) 2020/852

31 DECEMBER 2025

|      | a.<br>Loans/<br>Bonds | b. Type of counterparty                                                                     | c. Gross carrying amount | d. Type of risk mitigated (Climate change<br>transition risk) | e. Type of risk<br>mitigated (Climate change<br>physical risk) | f. Qualitative information<br>on the nature of the<br>mitigating actions |
|------|-----------------------|---------------------------------------------------------------------------------------------|--------------------------|---------------------------------------------------------------|----------------------------------------------------------------|--------------------------------------------------------------------------|
| Code | 0010                  | 0020                                                                                        | 0030                     | 0040                                                          | 0050                                                           | 0060                                                                     |
| 005  | Loans                 | Counterparties other than financial corporations, non-financial corporations and households | 35,738,263,159.00        | Climate mitigation and adaptation                             | Flood                                                          | Loans for social housing                                                 |

In line 11 housing associations are included, arguing that the financing of social housing in the Netherlands (with a guarantee from the Social Housing Guarantee Fund) is not handled by municipalities but by parties set up and guaranteed by municipalities. Our SDG Housing Bond Framework shows that 80% of the financing to housing associations is used for social housing. This percentage is used for the eligibility under the Taxonomy Regulation. It is argued that residential mortgages are also 100% eligible under the Taxonomy Regulation.