

Pillar 3 Report Half Year Report 2025



Triodos @ Bank

Pillar 3 Report

- 03 About the Pillar 3 Report
- 04 Key metrics

About the Pillar 3 Report

This Pillar 3 Report of Triodos Bank N.V. contains quantitative and qualitative information related to Triodos Bank, as required in the Capital Requirements Regulation (EU) No 575/2013.

- As of 1 January 2025 Amendments 3 of Capital Requirements Regulation (EU) No 575/2013 (CRR III) entered into effect. Comparative figures up to and including 31 December 2024 are reported under CRR II.
- The standardised approach is used to calculate the risk-weighted assets for credit risk.
- The scope is on a consolidated level as per 30 June 2025.
- There are no differences between the accounting and regulatory scopes of consolidation. The reporting currency is the euro and the accounting standard is EU IFRS.
- The LEI-code of Triodos Bank N.V. is 724500PMK2A2M1SQQ228.
- Triodos Bank does not omit the disclosure of any required information for proprietary or confidentiality reasons.
- Triodos Bank is required to publish semi-annual and annual figures. Therefore, only semi-annual and annual comparatives are provided. Rows EU 8a, 9a, 10, 10a, 14a, 14b, and 14d are not applicable and therefore have not been disclosed.

This Pillar 3 Report should be read in conjunction with the Half Year Report 2025.

Triodos Bank N.V. has made these disclosures in accordance with prudential regulation, which is also an integral part of our internal policies and procedures. Our Pillar 3 Policy has been in place since 2015 and is annually reviewed to ensure permanent compliance of our pillar 3 disclosures with the Capital Requirements Regulation (Part Eight). Senior representatives and subject-matter experts from involved co-making departments are responsible for the disclosed information, subject to a formal sign-off process. The quality of the disclosures as presented in this report is supported by following our verification actions and assessments, decisions of approval committees and related annual report processes. We believe that this report provides a comprehensive overview of our overall capital, liquidity, and resolution position.

Driebergen-Rijsenburg, 13 August 2025

Executive Board,

Marcel Zuidam, Chair and CEO

Kees van Kalveen, CFO

Marjolein Landheer, CRO

Jacco Minnaar, CCO

Nico Kronemeijer, COO

Key metrics

EU KM1 - Key metrics of risk-weighted exposure amounts

		a	b	c	d	e
	Amounts (in EUR 1,000) ¹	30.06.2025	31.03.2025	31.12.2024	30.09.2024	30.06.2024
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	1,176,084		1,180,749		1,199,457
2	Tier 1 capital	1,176,084		1,180,749		1,199,457
3	Total capital	1,432,070		1,436,780		1,455,123
Risk-weighted exposure amounts						
4	Total risk exposure amount	6,501,866		7,188,716		7,021,982
4a	Total risk exposure pre-floor	6,501,866				
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	18.09%		16.43%		17.08%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	18.09%				
6	Tier 1 ratio (%)	18.09%		16.43%		17.08%
6b	Tier 1 ratio considering unfloored TREA (%)	18.09%				
7	Total capital ratio (%)	22.03%		19.99%		20.72%
7b	Total capital ratio considering unfloored TREA (%)	22.03%				
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	4.45%		4.45%		4.24%
EU 7e	of which: to be made up of CET1 capital (percentage points)	2.51%		2.51%		2.39%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	3.34%		3.34%		3.18%

		a	b	c	d	e
	Amounts (in EUR 1,000) ¹	30.06.2025	31.03.2025	31.12.2024	30.09.2024	30.06.2024
EU 7g	Total SREP own funds requirements (%)	12.45%		12.45%		12.24%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50%		2.50%		2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-		-		-
9	Institution specific countercyclical capital buffer (%)	1.383%		1.411%		1.345%
EU 9a	Systemic risk buffer (%)	-		-		-
10	Global Systemically Important Institution buffer (%)	-		-		-
EU 10a	Other Systemically Important Institution buffer	-		-		-
11	Combined buffer requirement (%)	3.88%		3.91%		3.84%
EU 11a	Overall capital requirements (%)	16.33%		16.36%		16.08%
12	CET1 available after meeting the total SREP own funds requirements (%)	8.75%		7.09%		7.90%

		a	b	c	d	e
Amounts (in EUR 1,000) ¹		30.06.2025	31.03.2025	31.12.2024	30.09.2024	30.06.2024
Leverage ratio						
13	Total exposure measure	17,719,228		17,584,597		16,992,083
14	Leverage ratio (%)	6.64%		6.71%		7.06%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	-		-		-
EU 14b	of which: to be made up of CET1 capital (percentage points)	-		-		-
EU 14c	Total SREP leverage ratio requirements (%)	3.00%		3.00%		3.00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	-		-		-
EU 14e	Overall leverage ratio requirements (%)	3.00%		3.00%		3.00%
Liquidity Coverage Ratio (%) average from preceding 12 month						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	4,505,440		4,177,014		3,859,179
EU 16a	Cash outflows - Total weighted value	2,598,713		2,574,089		2,354,836
EU 16b	Cash inflows - Total weighted value	246,134		247,600		246,050
16	Total net cash outflows (adjusted value)	2,352,579		2,326,489		2,108,786
17	Liquidity coverage ratio (%)	191.53%		179.79%		184.20% ²

		a	b	c	d	e
	Amounts (in EUR 1,000) ¹	30.06.2025	31.03.2025	31.12.2024	30.09.2024	30.06.2024
Net Stable Funding Ratio						
18	Total available stable funding	14,008,252		13,803,114		13,017,717
19	Total required stable funding	9,412,425		9,056,582		8,681,449
20	NSFR ratio (%)	148.83%		152.41%		149.95%

¹ The Key metrics information of Triodos Bank is disclosed every six months.

² Following changes in the composition of the savings portfolio, Triodos Bank reviewed its application of the regulatory requirements regarding the calculation of the liquidity coverage ratio (LCR). This has led to a different interpretation of certain products and customer groups based on new insights obtained during the year. As a result the reported liquidity coverage ratio average per 30 June 2024 is restated. The reported cash outflows have increased (EU 16a) and the LCR (17) decreased from 197.27% to 184.20%. Triodos Bank's overall liquidity position remains robust with a LCR of 200% as at 30 June 2025 and above the regulatory minimum LCR of 100%.

EU KM2 - Key metrics - MREL

Amounts (in EUR 1,000)		Minimum requirement for own funds and eligible liabilities (MREL) a 30.06.2025
Own funds and eligible liabilities, ratios and components		
1	Own funds and eligible liabilities	1,785,124
EU-1a	Of which own funds and subordinated liabilities	1,785,124
2	Total risk exposure amount of the resolution group (TREA)	6,501,866
3	Own funds and eligible liabilities as a percentage of TREA (row1/row2)	27.46%
EU-3a	Of which own funds and subordinated liabilities	27.46%
4	Total exposure measure of the resolution group	17,719,228
5	Own funds and eligible liabilities as percentage of the total exposure measure	10.07%
EU-5a	Of which own funds or subordinated liabilities	10.07%
6a	Does the subordination exemption in Article 72b(4) of the CRR apply? (5% exemption)	
6b	Pro-memo item - Aggregate amount of permitted non-subordinated eligible liabilities in-instruments If the subordination discretion as per Article 72b(3) CRR is applied (max 3.5% exemption)	
6c	Pro-memo item: If a capped subordination exemption applies under Article 72b (3) CRR, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded Liabilities and that would be recognised under row 1 if no cap was applied (%)	

Amounts (in EUR 1,000)		Minimum requirement for own funds and eligible liabilities (MREL)
		a
		30.06.2025
Minimum requirement for own funds and eligible liabilities (MREL)		
EU-7	MREL requirement expressed as percentage of the total risk exposure amount	
EU-8	Of which to be met with own funds or subordinated liabilities	
EU-9	MREL requirement expressed as percentage of the total exposure measure	5.25%
EU-10	Of which to be met with own funds or subordinated liabilities	5.25%